

## ITEM 1. INTRODUCTION | PUBLISHED: June 30, 2020

FC Advisory, LLC is registered with the Securities and Exchange Commission as an Investment Adviser doing business as “Financial Coach” and as “New Wealth Project”. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to you to research firms and financial professionals at [INVESTOR.GOV/CRS](https://investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

## ITEM 2. RELATIONSHIPS AND SERVICES | What investment services and advice can you provide me?

Our firm offers investment advisory services to retail investors, including financial planning and portfolio management, through “Financial Coach” and also through “New Wealth Project”. Services provided through Financial Coach are intended for individuals and couples who are retired or approaching retirement, (usually age 55 years and older), while those provided through New Wealth Project are intended for young families and emerging professionals, (usually ages 30-55 years).

**Financial planning** includes assessing your current situation, financial outlook and personal objectives, setting goals and objectives, and developing specific strategies designed to help you achieve your stated goals. Financial planning services are non-discretionary, which means that you make the ultimate decision regarding the purchase or sale of any services or products we recommend. We offer limited financial planning engagements for a one-time planning fee, ongoing financial planning work combined with portfolio management services for a comprehensive advisory fee, and financial planning work independent and exclusive of portfolio management services on a subscription basis for a monthly or hourly fee.

**Portfolio management** services include asset allocation and portfolio construction, security selection and implementation, and the ongoing monitoring of your investment portfolio. We typically manage accounts on a discretionary basis, which means you provide us the authority to buy and sell securities for your account(s) at our discretion and without your permission prior to each transaction. The investments we recommend are primarily limited to open-end mutual funds and exchange traded funds (ETFs), but we also serve to advise clients with existing positions in individual stocks. You may request reasonable restrictions on and customizations to your accounts.

For additional information, see the following (accessible by clicking the hyperlink to each): Form ADV Brochures [Part 1](#) and [Part 2A](#); <https://adviserinfo.sec.gov/firm/summary/170478>; a summary of other [Reference Materials](#) supporting this Form CRS.

**CONVERSATION STARTERS.** Ask your financial professional -

- **Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**

## ITEM 3. FEES, COSTS, CONFLICTS AND STANDARDS OF CONDUCT | What fees will I pay?

Financial Coach offers a limited financial planning engagement for a one-time fee ranging from \$2,500 – \$5,000, depending on your specific needs and the complexity of your situation. New Wealth Project offers a limited financial planning engagement which includes, at your discretion, three (3) Service Modules which are available individually -- “A La Carte” Financial Planning for a cost of \$350 per Service Module, or collectively -- Comprehensive Financial Planning for a bundled one-time cost of \$900.

We provide ongoing portfolio management services for an annual fee, charged as a percentage of assets under management (“AUM fee”) and/or advisement, billed on a pro-rata annualized basis quarterly in advance based on the value of your account(s) on the last day of the previous quarter. Ongoing advisory services provided through Financial Coach are offered according to a fee schedule as identified in our [Form ADV Part 2](#), Item 5.A. New Wealth project offers ongoing portfolio management services for an annual 0.55% Advisory Fee and ongoing financial planning engagements on a subscription basis for \$100 per month.

Our AUM fees are assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and are more fully described in our [Form ADV Part 2](#), Item 5. Both Form ADV Part 1A and Part 2 are available at <https://adviserinfo.sec.gov/firm/summary/170478>. Your fees will differ depending upon the services you select and are negotiable at our discretion. Your final fee schedule will be identified in your Investment Advisory Agreement.

Some fees create a conflict of interest described below and in more detail in our [Form ADV Part 2](#). For asset-based fees, the more assets there are in your account, the more you will pay in fees. This may act as an incentive for us to encourage you to increase the assets in your account.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. Examples of the most common fees are custodian fees, insurance fees, and mutual fund shares and/or ETFs you hold which may be subject to fund related fees and expenses as described in the prospectus of the mutual funds or ETFs. All fees paid to us are separate and distinct from any fees and expenses charged by mutual funds and ETFs.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

For additional information, see the following (accessible by clicking the hyperlink to each): Form ADV Brochures [Part 1](#) and [Part 2A](#); <https://adviserinfo.sec.gov/firm/summary/170478>; a summary of other [Reference Materials](#) supporting this Form CRS.

**CONVERSATION STARTERS.** Ask your financial professional -

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

### What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a fiduciary duty, which means we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. Here are some examples to help you understand what this means.

While we have no formal soft dollar's program in which soft dollars are used to pay for third party services, we receive an economic benefit from Charles Schwab in the form of the support products and services it makes available to us. Recommending that you maintain assets in accounts at Schwab could be based in part on the benefit to us or the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab.

**CONVERSATION STARTERS.** Ask your financial professional -

- How might your conflicts of interests affect me, and how will you address them?

For additional information, see the following (accessible by clicking the hyperlink to each): Form ADV Brochures [Part 1](#) and [Part 2A](#); <https://adviserinfo.sec.gov/firm/summary/170478>; a summary of other [Reference Materials](#) supporting this Form CRS.

### How do your financial professionals make money?

As a fee-only firm our revenue comes solely from those fees paid to us directly by clients in the form of advisory fees based on assets under management and fees paid for financial planning services. We do not accept commissions from any other sources, or any fees or compensation based on product sales. We do not engage in revenue sharing, cash solicitation or referral programs, incentives, or any other forms involving third-party payments. We do not have any relationships or arrangements with broker/dealers, mutual funds, other investment advisers, or other entities which are related persons that create any material conflict of interest for us in rendering services to you.

A portion of our Firm's cash revenue is used to pay our professionals in the form of a base salary and bonus. Our professionals do not receive commissions or compensation from any other source in relation to the advisory services we provide. We do not, directly, or indirectly, compensate any person who is not advisory personnel of our firm for client referrals.

#### ITEM 4. DISCIPLINARY HISTORY | Do you or your financial professionals have legal or disciplinary history?

No. Our firm does not have any disciplinary history. Visit [INVESTOR.GOV/CRS](https://investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

For additional information, see the following (accessible by clicking the hyperlink to each): Form ADV Brochures [Part 1](#), [Part 2A](#), individual brochure supplements for our Investment Adviser Representatives, and [Part 2B](#) (Investment Adviser Representative brochure supplements); <https://adviserinfo.sec.gov/firm/summary/170478>; a summary of other [Reference Materials](#) supporting this Form CRS.

**CONVERSATION STARTERS.** Ask your financial professional -

- As a financial professional, do you have any disciplinary history? For what type of conduct?

#### ITEM 5. ADDITIONAL INFORMATION

This document contains hyperlinks to supplementary information. Please contact our office for assistance if you are unable to access or view these materials. You can find additional information about our services and request an electronic copy of this relationship summary by visiting [www.financialcoachgroup.com](http://www.financialcoachgroup.com), [www.thenewwealthproject.com](http://www.thenewwealthproject.com); emailing [compliance@financialcoachgroup.com](mailto:compliance@financialcoachgroup.com) or calling us at (484) 887-0452.

**CONVERSATION STARTERS.** Ask your financial professional -

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?