

Dough Wealth, LLC

March 31, 2022

FORM CRS

Dough Wealth, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

Description of Services: We offer the following investment advisory services to retail investors: **Portfolio Management Services; Sponsor and sole Portfolio Manager of a Wrap Fee Program.** We provide a software-based portfolio management service. We utilize an algorithm that provides clients with goals-driven investment advice based on a profile that is generated from each client's risk-tolerance questionnaire responses. Investment advice is provided as a recommended portfolio ranging from aggressive to conservative. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2 Appendix 1 Brochure Items 4 and 5 by clicking this link: <https://adviserinfo.sec.gov/firm/summary/312558>.

Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a monthly basis.

Investment Authority: We manage investment accounts on a *discretionary* basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts.

Limited Investment Offerings: We offer advice on the following types of investments or products: equity and fixed income exchange traded funds ("ETFs").

Account Minimums and Requirements: We require a minimum dollar amount of \$5 to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Key Questions to 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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2 Appendix 1 Brochure by clicking this link: <https://adviserinfo.sec.gov/firm/summary/312558>.

- **Subscription Fees** – Dough Wealth's clients pay a monthly subscription fee of \$4.99 per month to Dough USA LLC, the parent company of the Firm. The fee is payable monthly in arrears. The subscription fee represents the total fee that clients pay each month and is assessed for clients' overall access to the Dough Financial Fitness membership, including but not limited to Dough Wealth's advisory program. Because you are engaged in our wrap fee program, your subscription fee to Dough USA, LLC generally

includes, in addition to portfolio management services, most transaction costs and fees to a broker-dealer or bank that has custody of the assets. Since our firm pays the costs associated with securities transactions in your account, we have an incentive to minimize the trading in your account.

- **Clients pay the following additional fees and/or expenses:** We have a wrap fee program, but clients may still be responsible for custodial fees (i.e. account maintenance fees), wire transfers and ACH withdrawal fees.

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.

Key Questions to 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 must act in your best interest and not put our interest 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We sponsor a wrap fee program, which means that we bundle securities transaction fees with our portfolio management services for a single portfolio management fee. In other words, we absorb any securities transaction fees in your accounts. Therefore, we have a financial incentive to limit the number of trades placed in your account(s).

Commented [KV1]: remove

Refer to our Form ADV Part 2 Appendix 1 Brochure by clicking <https://adviserinfo.sec.gov/firm/summary/312558> to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

Our financial professionals servicing your account are compensated based on an agreed-upon salary.

Do you or your financial professionals have legal or disciplinary history?

Yes, our firm and our financial professionals have legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary from Evan@Dough.com or click <https://adviserinfo.sec.gov/firm/summary/312558>

Key Questions to 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?**