



MBL Wealth, LLC

MBL Wealth is an SEC-registered investment adviser which provides investment advisory services to clients. Investment advisory services and fees differ from brokerage services and fees, and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

We offer investment management and financial planning to retail investors. Our clients typically include individuals, high net worth individuals, trusts, estates, charitable organizations, businesses, and retirement plans.

As part of our investment management services, we provide continuous and regular supervisory services to our advisory clients, which includes monitoring your accounts to ensure that they are meeting your investment objectives. We review advisory accounts at least annually to examine performance and compare against your investment objectives. Intermittent reviews may be triggered by substantial market fluctuations, economic or political events, or changes to your financial status, investment objectives, or risk tolerance.

We offer wealth management services on either a non-discretionary or discretionary basis. If you choose non-discretionary, you grant us authority to make investment recommendations in accordance with your investment profile; however, we must obtain your approval prior to executing each specific recommendation. If you choose discretionary, you grant us authority to make and execute our investment recommendations in accordance with your investment profile without requiring your approval prior to each transaction. You grant us such authority via our Investment Advisory Agreement. We also offer client concierge services to help clients with bill payments and other tasks.

We typically limit our advice to the following securities: stocks, bonds, preferred securities, publicly traded partnerships, ETFs, mutual funds, separately managed accounts, listed options on ETFs and stocks, cash or cash equivalents, and select alternative investments. Our minimum account opening balance is \$5 million, which may be negotiable based upon certain circumstances.

For more detailed information about our services, please see Items 4 and 7 of our [ADV Part 2A](#).

Conversation Starters

Below are some questions you can ask our financial professionals to start a conversation about relationships and services:

- 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?

For investment management, you will pay an ongoing fee based upon a percentage of assets under management, which is assessed quarterly either in advance or in arrears depending on the type of relationship. Our minimum annual fee is \$40,000. This fee is negotiable based upon the complexity of your financial situation and the scope of services rendered. Comprehensive financial planning services are included within the investment management fee.

Certain additional charges are not included in our fees and must be paid separately by you. Examples of these additional charges include, but are not limited to, transaction fees, custodial fees, brokerage commissions, and charges imposed directly by a mutual fund, index fund, or ETF. We do not participate in any wrap fee programs. 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.

MBL Wealth, LLC 301 S. McDowell Street, Suite 1100, Charlotte, NC 28204 Telephone: (704) 333-8461



For more detailed information about our fees and costs, please see Item 5 of our [ADV Part 2A](#).

Our receipt of fees for managing client accounts results in several conflicts of interest. For example, the more assets there are in a client’s advisory account, the more a client will pay in asset-based fees, and we may, therefore, have an incentive to encourage clients to increase the assets in their accounts. Please review Items 5 and 10 of our [ADV Part 2A](#) for descriptions of additional conflicts and how we address them.

Conversation Starter

- Help me understand how these fees and costs might affect my investments. If I give you \$5 million 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 to 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:

- Some of our IARs receive additional compensation through their roles as registered representatives of M Holdings Securities, Inc., a broker-dealer. Your IAR may recommend securities and earn commissions in this separate capacity. This represents a conflict of interest in that IARs may recommend purchasing securities based on compensation rather than on your needs. We mitigate this conflict by disclosing it to you and reviewing the suitability of our recommendations. These securities may be available through other channels, and you are not obligated to purchase securities recommended by us. For more information, please see the [Form CRS of M Holdings Securities, Inc.](#)
- Some of our IARs also receive compensation via their license to sell insurance and related products through MBL Advisors Inc. For more information, please see Item 10 of our [ADV Part 2A](#).

Conversation Starter

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

How Do Your Financial Professionals Make Money?

Our IARs are compensated via salary that includes cash compensation, health care benefits, and 401k matching.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research MBL and our financial professionals.

Conversation Starter

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

For more information about our investment advisory services or to request the most current version of this relationship summary, please call us at (704) 333-8461 or visit our website at mbl-advisors.com or the SEC’s website at adviserinfo.sec.gov.

Conversation Starters

- 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?



Form CRS – Client Relationship Summary March 20, 2023

MBL Wealth, LLC
Summary of Changes

Please note the following changes since the previous version of our Form CRS, dated January 31, 2022:

- We have changed our mailing address to the following:

301 S. McDowell Street
Suite 1100
Charlotte, NC 28204