

Introduction

WealthHarbor Capital Group, LLC is registered with the Securities and Exchange Commission as an investment advisor, and we provide investment 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. This document gives you a summary of the types of services that we provide and how you pay.

Please ask us for more information. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Services: We provide fee-based, investment advisory services directly to individuals, high net worth individuals, trusts, charitable organizations, qualified plans and other individual and institutional investors. We also are retained to manage investment models and client accounts. Our firm engages in no business activities that pay us commissions and sells no insurance products.

Monitoring: We offer you advice on a regular basis as a part of our standard services. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you when we become aware of a significant change in the market or to your individual circumstances.

Investment Authority: We buy and sell investments in your account in accordance with your stated investment guidelines without asking you in advance. This is called “discretionary authority”.

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income, and cash investments.

Account Minimums: Our stated minimum client relationship size is \$100,000. This is negotiable at our discretion.

Please also see our Form ADV Part 2A (“Brochure”), specifically Items 4 & 7 for complete details about our services and fees.

What fees will I pay?

Principal Fees and Costs: You will pay an on-going, mutually-agreed asset-based fee each quarter for our services (as agreed in your contract), based on the value of the cash and investments in your advisory account. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our standard fee is 1% of assets per year but our fees vary and are negotiable at our sole discretion. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

Other Fees and Costs: You are also responsible for all custodial, recordkeeping, administrative, actuarial, and securities broker-dealer execution fees charged by the custodian, executing broker-dealer, recordkeeper, actuary or third-party administrator; if they apply to your account type. Our asset-based fee is separate and distinct from the above fees. Some investments (such as mutual funds or ETFs) impose additional fees that will reduce the value of your investment over time.

Additional Information: 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.

Additional information about our fees is located in Item 5 of our Firm Brochure or, for 401(k) plans, the 408(b)(2) disclosure which has been provided to you.

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.

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

None of our financial professionals have any disciplinary history. For our one legal history disclosure visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #118614. You may also contact our firm at (504) 482-1962 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- 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?