



Client Relationship Summary | March 31, 2024

Item 1: Introduction

Sequoia Wealth Management Group LLC (“we”, “us”, our “firm”) is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. 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.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Our firm offers investment advisory, financial planning and consulting services to retail investors. Our investment advisory services are provided on a discretionary basis, meaning we can buy and sell securities without your permission. We will discuss with you your investment objectives and goals and invest your asset in one of our model portfolios. You cannot place restrictions on the type of investments we make on your behalf. We require at least \$500,000 per household for our investment advisory services; however, we may accept a smaller asset size. We will monitor the model portfolios on a regularly basis and your investment objectives and goals on at least an annual basis. Inclusive of our investment advisory services, we provide comprehensive financial planning. The consulting services are one-time projects that do not involve any on-going review. We do not require a minimum asset size for our consulting services. We will also offer you trustee and/or bill pay services for additional fees.

FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE ITEMS 4, 7, AND 13 OF OUR [Form ADV Part 2A](#).

You may want to ask us the following questions:

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 Standard of Conduct

What fees will I pay?

We charge a fixed fee, with a non-refundable deposit of \$1,000, for our consulting services. Our consulting fees require the deposit in advance and the balance is due when the project is completed. The fee is based upon an estimate of time and complexity of the project. For our investment advisory services, you will pay a quarterly management fee based on the assets under management with our firm. There is a minimum fee required. While not charged by us, you may also pay custodial fees to the broker-dealer that holds your assets, a transaction fee and commissions to those broker-dealers when we buy or sell an investment in your account. Fees for trustee and/or bill pay services are charged separately and in addition to any consulting or management fees. The terms will be described in your agreement with our firm.

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 REGARDING OUR FEES, PLEASE SEE ITEM 5 OF OUR [Form ADV Part 2A](#).



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You may want to ask us the following questions:

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 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.

The more money you invest with us the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. As the amount of assets increase, the rate charged on those assets decrease.

FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE ITEM 5 OF OUR [Form ADV Part 2A](#).

You may want to ask us the following question:

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

How do your financial professionals make money?

Our financial professionals are paid a salary and percentage of firm profits, dependent upon the profitability of the firm. Like all businesses, we have an incentive to drive profits of the firm.

Item 4: Disciplinary History

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

You may want to ask us the following question:

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

Item 5: Additional Information

For additional information regarding our fees, services, and conflicts, please see our Form ADV Part 2A, or visit our website at <https://www.sequoiawmg.com/>. Please contact us at 707-763-8600 for more up-to-date information or request a copy of this client relationship summary.

You may want to ask us the following questions:

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?