



Item 1 – Cover Page

Affinity Wealth LLC
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ADV Part 2A Brochure
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The purpose of this brochure is to disclose to you what we do and who we are at Affinity Wealth, LLC (AW). Knowing these elements will allow you to use the services we offer far more effectively. If you have any questions about the contents of this brochure, please do not hesitate to contact us at the telephone number listed above. AW is a State of Ohio registered investment advisor. Oral and written communications of an advisor provide you with information about whether you decide to engage an advisor. The advisory services described in this brochure are not insured or otherwise protected by the U.S. Government, the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other government agency and involves risk, including the possible loss of principal.

This brochure provides information about the qualifications and business practices of Affinity Wealth LLC. If you have any questions about the contents of this brochure, please contact us at (330) 526-8412 or by email at: info@TAGplanning.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Affinity Wealth LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Affinity Wealth LLC's CRD number is: 285169.

Registration does not imply a certain level of skill or training.

Version Date: 1/14/2021

Item 2 – Material Changes

Since our last annual update was filed in 10/2020, material changes made to this brochure include:

- Item 4- Types of advisory services has been updated
 - The firm has updated the amount of client asset under management.

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Item 4: Advisory Business

Description of Advisory Firm

Affinity Wealth LLC (hereinafter “AW”) is a registered investment advisor based in Canton Ohio. The firm was formed in October of 2016 as a Limited Liability Company (LLC) under the laws of the State of Ohio.

The investment advisory services of AW are provided to you through an appropriately licensed and qualified individual who is an investment adviser representative of AW (referred to as your investment adviser representative throughout this brochure). Your investment adviser representative may either be an employee of AW or an independent contractor.

Scott A Lowe is the 100% owner of Affinity Wealth LLC.

As used in the brochure, the words, “we,” “our,” and “us” refer to AW, and the words “you,” “your,” and “client” refer to you as either a client or prospective client of our firm. In addition, you will see the term Supervised Person throughout this brochure. As used in this brochure, our Supervised Persons are our firm’s officers, employees and all individuals providing investment advice on behalf of our firm.

Types of Advisory Services

Total Wealth Management Relationship

The primary focus of our firm is to provide a suite of wealth management services to our clients through both our internal staff and our extended network of specialists.

Total Wealth Management is an annual retainer-based service, where each client engages us for a 12-month annual renewable period, where we provide them ongoing feedback in the areas of:

- Financial Plan Construction and personalized Recommendation Pages
- Tax-planning
- Banking
- Mortgage and Loan guidance
- Estate Planning concepts and ideas
- Investment Portfolio Management of held away assets
- Property & Casualty, Disability, and Life Insurance Management.

Our network of outside specialist provides TWM clients feedback specific to their needs and situation. Clients do not pay extra for this feedback. The areas that AW specifically addresses for TWM clients internally through our employees are Investment management, financial-planning, life insurance/disability/long-term care, and mortgage loan origination.

TWM clients also have access to our Personal Financial Website experience through the e-Money advisor.

Investment Management

Many of our clients choose to work with us in the management of their investment accounts. We provide discretionary and non-discretionary Portfolio Management Services in accordance with each clients' individual investment objectives and signed Investment Advisory Agreement.

Clients who engage AW for "Investment Management" must grant either grant us:

- 1) Discretionary Authority to manage your account; which is granted by the investment advisory agreement you sign with our firm. We have the authority and responsibility to formulate investment strategies on your behalf. This includes deciding which securities to buy and sell, when to buy and sell, and in what amounts, in accordance with your investment program, without obtaining your prior consent or approval for each transaction.
- 2) Non-Discretionary Authority; we must obtain your approval prior to executing any trades on behalf of your account. We will exercise discretion *only to invest additional monies that clients have put into their account into existing investment positions*. Any trades/transactions that would result in a new position being added must be agreed to by the client and the investment advisor.

Discretionary investment management is done exclusively through "Capital Bank and Trust" custody services and utilizes Capital Banks wholly owned mutual fund company "American Funds".

Selection of other Advisors and Third-Party Asset Management Services

From time to time as client's situations may call for, we will partner with outside manager services, also known as:

- TAMP's: Turnkey Asset Management Platforms
- TPAM's: Third-Party Asset Managers
- We will refer to these as TPAM for the purposes of this brochure

Currently Brinker Capital is our only TPAM provider relationship. Before selecting other advisers for clients, AW will always ensure those other advisers are properly licensed or registered as an investment adviser.

In working with Brinker Capital as a TPAM, we will work with all our clients only in a **non-discretionary manner**, meaning we must obtain your approval prior to executing any trades on behalf of your account. We will exercise discretion *only to invest additional monies that clients have put into their account into existing investment positions*. Any trades/transactions that would result in a new position being added must be agreed to by the client and the investment advisor.

Pension Consulting Services

AW offers ongoing consulting services to pension or other employee benefit plans (including but not limited to 401(k) plans) based on the demographics, goals, objectives, time horizon, and/or risk tolerance of the plan's participants.

In providing pension consulting services we currently maintain record-keeping and third-party administrators:

- July Benefit Services and Mid-Atlantic Trust Company
- Vanguard Investments and Ascensus Trust Company

- Employee Fiduciary and MG Trust Company

Client Tailored Services and Client Imposed Restrictions

AW will tailor a program for each individual client. Our firm utilizes a two to three meeting approach to get to know the client’s specific needs and the create a comprehensive financial plan, which includes a risk tolerance assessment, as well as the “rate of return needed” and “risk needed” in order to meet the clients specific goals.

Clients may not impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. AW does not participate in any wrap fee programs.

Assets Under Management

As of December 31st of 2020, AW’s total assets under management total \$81,440,000. \$2,600,000 is managed on a non-discretionary basis. \$78,840,000 is managed on a discretionary basis. Affinity Wealth does not custody any client’s assets.

Item 5: Fees and Compensation

Total Wealth Management Relationship

The annual retainer for TWM is based upon the complexity of each client’s financial situation, the services requested, and the composition of the client's account and other advisory services provided. The annually renewable retainer for engaging our firm as a TWM client ranges from \$1,200 to \$8,000 annually. Clients pay this annual retainer either by check or an electronic funds transfer from a bank account. This relationship will continue in an ongoing automatically renewing basis.

Investment Management

The annualized fee schedule for investment management are as follows:

<u>Account Asset Value</u>	<u>Annual Management Fee</u>
0 - \$349,999	1.35%
\$350,000- \$999,999	1.00%
\$1,000,000- \$2,999,999	.80%
\$3,000,000- \$4,999,999	.65%
Over \$5,000,000	.50%

In addition to our investment management fee, the client, relative to all mutual fund purchases with any of our relationships, shall also incur charges imposed at the mutual fund level (e.g., management fees and other fund expenses).

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and

your minor children, joint accounts with your spouse, and other types of related accounts. Combining 7 account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

Either party may terminate the management agreement within five days of the date of acceptance without penalty. After the five-day period, you may terminate the investment advisory agreement by providing 30 days written notice to our firm. The asset allocation fee will be prorated for the quarter in which the termination notice is given, which means that you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client. If you have pre-paid any advisory fees that we have not yet earned, you will receive a prorated refund of those fees

AW will be compensated directly from the advisers to which it directs those clients. This relationship will be memorialized in each contract between us and each third-party adviser. The fees shared will not exceed any limit imposed by any regulatory agency.

We also work directly with Capital Bank & Trust/American Funds, who is a direct mutual fund provider. This relationship is a direct mutual fund strategy whereas American Funds is the money manager on each individual fund. Capital Bank and Trust, the parent company of American Funds serves as the Custodian on these accounts.

Nationwide Advisory is a fee-based variable annuity platform for clients who desire to utilize the tax-deferred nature of a variable annuity structure. Nationwide provides custody of these accounts and a platform of over 370 mutual funds and exchange-traded fund's that the client can diversify within. Nationwide deducts their platform and custody fee from the Net Asset Value of the mutual funds in the account. Nationwide deducts AW's fee monthly in arrears.

The fees charged by Brinker Capital who is a "Third Party Asset Manager" are exclusive of, and in addition to, our investment management fee. Fees paid by our clients to Brinker Capital are established and payable in accordance with the Form ADV Part 2 or other equivalent disclosure document provided to you by Brinker Capital.

Fee's for Retirement Plan Services/Pension Consulting

Fees for the Retirement Plan Services ("Fees") are negotiable based upon the size of the plan, the number of participants in the plan, and the services that the plan sponsor desires. Excluding "solo-401k plans" which fall under the normal Investment Management fee schedule, the fee for Pension Consulting are negotiable and range between .35% and 1.75%. The minimum annualized fee for Pension Consulting services is \$1200.

Typically Sponsors instruct the Plan's recordkeeper or custodian to automatically deduct our Fees from the Plan account; however, in some cases a Sponsor may request that we send invoices directly to the Sponsor or recordkeeper/custodian. Depending upon the capabilities and requirements of the Plan's recordkeeper or custodian, we can collect our fees in arrears or in advance based upon the needs of the client.

Unless we agree otherwise, no adjustments or refunds will be made in respect of any period for (i) appreciation or depreciation in the value of the Plan account during that period or (ii) any partial withdrawal of assets from the account during that period. If the Agreement is terminated by us or by Sponsor, we will refund certain Fees to Sponsor to the extent provided in Section 8 of the Agreement.

Unless we agree otherwise, all Fees shall be based on the total value of the assets in the account without regard to any debit balance.

All Fees paid to AW for Retirement Plan Services are separate and distinct from the fees and expenses charged by mutual funds, variable annuities and exchange traded funds to their shareholders. These fees and expenses are described in each investment's prospectus. These fees will generally include a management fee, other expenses, and possible distribution fees. If the investment also imposes sales charges, a client may pay an initial or deferred sales charge. The Retirement Plan Services provided by AW may, among other things, assist the client in determining which investments are most appropriate to each client's financial condition and objectives and to provide other administrative assistance as selected by the client. Accordingly, the client should review both the fees charged by the funds, the fund manager, the Plan's other service providers and the fees charged by AW to fully understand the total amount of fees to be paid by the client and to evaluate the Retirement Plan Services being provided.

Item 6: Performance-based Fees and Side-by-Side Management

AW does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

AW generally provides advisory services to the following types of clients:

- Individuals
- High-Net-Worth Individuals
- Pension and Profit-Sharing Plans

In general, we do not require a minimum dollar amount 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 effectively manage.

Termination of client Relationship

The following is the outline of how AW handles the termination of a client relationship who no longer wishes AW to be the RIA on their account:

- AW will contact the money manager or third-party asset manager to remove us at the RIA.
- The client's investments will remain with the money-manager until when/if the client decides to move the account elsewhere
- AW will maintain the clients file and all corresponding notes in our database and mark the client inactive.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

Methods of Analysis and Investment Strategies

AW's methods of analysis are based upon either:

- Building a comprehensive financial plan to determine the rate of return needed for the client to achieve their desired goal or outcome.

- Gathering detailed information regarding the client's income, net-worth, time horizon, and risk tolerance (referred to herein as a Financial Profile) to identify the most appropriate investment allocation for the desired goal or outcome.

Regardless of the above method used, Affinity Wealth investment strategies revolve around a long-term buy and hold strategy alongside with Modern Portfolio Theory.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Fundamental Analysis – involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company and its industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.

Risk- The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Selection of Other Advisers: AW's selection process cannot ensure that money managers will perform as desired and AW will have no control over the day-to-day operations of any of its selected money managers. AW would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift" or even regulatory breaches or fraud.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond “fixed income” nature (lower risk) or stock “equity” nature.

Annuities are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Items 9: Disciplinary Information

Criminal or Civil Actions

There are no criminal or civil actions to report.

Administrative Proceedings

There are no administrative proceedings to report.

Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organizational proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

Scott A Lowe is an independent licensed insurance agent and provides services through Affinity Insurance Strategies LLC; a licensed insurance agency. From time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. AW always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of AW in connection with such individual's activities outside of AW.

Registration as a Broker/Dealer or Broker/Dealer Representative

Neither AW nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

AW has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of

Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. AW's Code of Ethics is available free upon request to any client or prospective client.

Recommendations Involving Material Financial Interests

AW does not recommend that clients buy or sell any security in which a related person to AW or AW has a material financial interest.

Investing Personal Money in the Same Securities as Clients

From time to time, representatives of AW may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of AW to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. AW will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of AW may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of AW to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, AW will never engage in trading that operates to the client's disadvantage if representatives of AW buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

We will not select or recommend brokerage or custodial services to you in relation to the management of your account. You will be provided with the Broker or Dealer chosen by the Mutual Fund Company or TPAM you are invested with.

Research and Other Soft-Dollar Benefits

AW may from time to time be provided with research, market commentary, or invited to attend conferences from our providers where both are provided.

Brokerage for Client Referrals

AW receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Aggregating or Block Trading for Multiple Client Accounts

We do not trade clients account in-mass or conduct "block trade" of any type. Each trade that we conduct on behalf of our clients is individualized and specific to their situation.

Item 13: Review of Accounts

Scott A. Lowe, the Principal of Affinity Wealth as well as Richard Eicheldinger an Investment Advisory Representative and employee of Affinity Wealth, will review the firms clients' accounts on a periodic basis and will conduct account reviews at least annually to ensure the advisory services provided to you and the portfolio mix are consistent with your current investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security specific events, and/or,
- changes in your risk/return objectives

We may provide you with additional written reports in conjunction with account reviews or upon your request. Reports we provide to you will contain relevant account and/or market-related information 11 such as an inventory of account holdings and account performance, etc. You will receive trade confirmations and monthly or quarterly statements from your account custodian

Factors that will trigger a non-periodic review of client accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Content and Frequency of Regular Reports Provided to Clients

Each client of AW's advisory services provided on an ongoing basis will receive a monthly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Item 14: Client Referrals and Other Compensation

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

Item 15: Custody

As paying agent for our firm, your independent custodian will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with an independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy

Item 16: Investment Discretion

In engaging our firm in an Investment Management relationship, you are grant our firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction.

If you enter into non-discretionary arrangements with our firm through our TPAM relationship with Brinker Capital, we will obtain your approval prior to the execution of any transactions for your account(s). You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Item 17: Voting Client Securities (Proxy Voting)

AW will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you.

We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$1,200 in fees six or more months in advance.

We have not filed a bankruptcy petition at any time in the past ten years.

Therefore, we are not required to include a financial statement with this brochure.

Item 19: Requirements for State Registered Advisers

Refer to the Part(s) 2B for background information about management personnel and those giving advice on behalf of our firm.

Our firm is not actively engaged in any business other than giving investment advice.

Neither our firm, nor any persons associated with our firm are compensated for advisory services with performance-based fees. Please refer to the "Performance-Based Fees and Side-By-Side Management" section above for additional information on this topic.

Neither our firm, nor any of our management persons have any reportable arbitration claims, civil, self-regulatory organization proceedings or administrative proceedings.

Neither our firm, nor any of our management persons have a material relationship or arrangement with any issuer of securities.

Item 20 Additional Information

Your Privacy

Protecting our client's private information is a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about our clients to any affiliated or nonaffiliated third parties, accept with the clients written consent. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, or

custodians. With clients written consent we can share your information with the firm's network of specialist which includes accountants, attorneys, bankers, mortgage brokers, real estate agents, and property and casualty agents. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide our services to you. We maintain electronic, physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure your information's integrity and confidentiality.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis.