

Forever Wealth LLC

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Form ADV Part 2A Brochure

Forever Wealth LLC (hereinafter "FW") is an investment adviser registered with the New Jersey Bureau of Securities. An "investment adviser" means any person who, for compensation, engages in the business of advising others, either directly or through publications or writings, as to the value of securities or as to the advisability of investing in, purchasing, or selling securities, or who, for compensation and as part of a regular business, issues or promulgates analyses or reports concerning securities. Registration with the United States Securities and Exchange Commission ("SEC") or any state securities authority does not imply a certain level of skill or training.

This brochure provides information about the qualifications and business practices of Forever Wealth LLC. If you have any questions about the contents of this brochure, please contact us at 908.451.0227. 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 Forever Wealth LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Material Changes

Whenever you would like to receive a complete copy of our brochure, please contact us by telephone or by email.

We review and update our brochure at least annually to make sure that it remains current.

Item 3 - Table of Contents

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Important Information

Throughout this document, Forever Wealth LLC shall also be referred to as “Forever Wealth LLC,” “FW,” “the firm,” “the Firm,” “firm,” “our,” “we” or “us.” The client or prospective client may be also referred to as “you,” “your,” “client,” etc., and refers to a client engagement involving a single person as well as two or more persons, and may refer to natural persons and legal entities. The term “advisor” and “adviser” are used interchangeably where accuracy in identification is necessary (i.e., Internet address, etc.).

Also, you may see the term Associated Person throughout this Brochure. As used in this Brochure, this term refers to anyone from our Firm who is an officer, employee, and all individuals providing investment advice on behalf of our Firm. All individuals providing investment advice on behalf of our Firm are properly registered as investment adviser representatives in all required jurisdictions.

Item 4 - Advisory Business

Forever Wealth LLC (hereinafter “EverWealth Financial”) is a Registered Investment Advisor registered with the State of New Jersey. We are a limited liability company under the laws of the State of New Jersey. The firm was formed in 2017, and the principal owner is Daniel R. Legiec, CFP®.

Forever Wealth LLC provides financial planning and investment counseling services to individuals, corporations, small businesses, 401(k), pensions and profit sharing plans, estates and trusts. The firm provides comprehensive financial planning to clients. This includes the five areas of financial planning, which are Protection, Estate Planning, Income Tax Planning, Retirement Income Planning and Investment Planning.

Our firm offers discretionary and non-discretionary portfolio management services to our clients and prospective clients. Discretionary portfolio management means we will make investment decisions and place buy or sell orders in your account without contacting you. These decisions would be made based upon your stated investment objectives and financial situation. Non-discretionary portfolio management means we will contact you before a trading decision is taken.

Additional Services

Forever Wealth LLC provides a multitude of additional client services at no additional cost. These services include regular educational seminars, quarterly performance statements, client appreciation events, family meetings, referrals to other professionals and miscellaneous other services related to comprehensive financial planning. In other words, we seek to serve as your primary point of contact for all things related to your finances.

Client Tailored Services and Client Imposed Restrictions

Forever Wealth LLC offers a similar suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, financial goals and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Forever Wealth LLC believes that financial planning should be specifically tailored to the unique situation of each client. Prior to creating a financial plan or investment recommendations, clients must provide full disclosure of their financial situation including statements, tax returns, estate documents and insurance information. In addition, Forever Wealth LLC needs a thorough understanding of a client's financial goals and concerns. Only then can Forever Wealth LLC offer recommendations on how to best achieve a client's goals.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent Forever Wealth LLC from properly servicing the client account, or if the restrictions would require Forever Wealth LLC to deviate from its standard suite of services, Forever Wealth LLC reserves the right to end the relationship.

Selection of Third Party Investment Advisers

Forever Wealth LLC has entered into agreements with various other third party investment advisers for the provision of certain investment advisory services. Factors considered in the selection of a third party advisor include but may not be limited to: i) FW's preference for a particular third party advisor; ii) the client's risk tolerance, goals and objectives, as well as investment experience; and, iii) the amount of client assets available for investment. In order to assist clients in the selection of a third party advisor, an Associated Person of FW will typically gather information from the client about the client's financial situation, investment objectives, and reasonable restrictions the client wants imposed on the management of the account.

The third party advisor customizes the client's portfolio by blending traditional investment strategies with an allocation to asset classes. The investment strategy adopted by the third party advisor may embrace value, growth or contrarian investing styles. Generally, securities transactions will be decided upon and executed by the third party advisor on a discretionary basis. This means that the manager selected will have the ability to buy and sell securities in your account without obtaining your approval. FW and its Associated Persons will not manage, or obtain discretionary authority over the assets in accounts participating in these programs; however, clients may grant FW the discretionary authority to hire and fire such third party managers. Generally, clients may not impose restrictions on investing in certain securities or types of securities in accounts managed by a third party advisor.

Associated Persons of FW will periodically review reports provided to the client. An Associated Person of FW will contact the client at least annually, or more often as agreed upon with each client, to review the client's financial situation and objectives, communicate information to the third party advisor managing the account as necessary, and to assist the client in understanding and evaluating the services provided by the third party advisor. Clients will be expected to notify FW of any changes in their financial situation, investment objectives, or account restrictions.

The third party advisor may offer wrapped or non-wrapped pricing options. Wrap pricing structures allow the client to pay an all-inclusive fee for management, brokerage, clearance, custody and administrative services. In a non-wrap pricing structure, the third party advisor's fee may be separated from the advisory fee charged by FW. Transaction costs may also be charged for the execution and clearance of advisory transactions directed by such Third Party Advisory Services. A complete description of the programs and services provided, the amount of total fees, the payment structure, termination provisions and other aspects of each program are detailed and disclosed in: i) the third

party advisor's Form ADV Part 2A; ii) the program wrap brochure (if applicable) or other applicable disclosure documents; iii) the disclosure documents of the portfolio manager(s) selected; or, iv) the third party advisor's account opening documents. A copy of all relevant disclosure documents of the third party advisor and of the individual portfolio manager(s) will be provided to anyone interested in these programs/managers.

Item 5 - Fees and Compensation

For most clients, Forever Wealth LLC's fee has two components: a financial planning fee for comprehensive planning services and an investment advisory fee for investments we directly manage, monitor and report on your behalf. The Firm does not provide these services for an hourly fee.

The majority of Forever Wealth LLC clients receive financial planning services in connection with investment advisory services. Fees for comprehensive financial planning services are included in the Firm's compensation derived from investment advisory fees on assets that are managed by the firm, on behalf of the client. Clients pay the Firm a management fee (investment advisory fee) calculated as a percentage of the market value of an account.

The annual fee for investment management services is based on a percentage of the investable assets according to the following schedule:

<u>Total Assets Under Management</u>	<u>Annual Fee</u>
From \$0 to \$100,000	1.50%
From \$100,001 to \$300,000	1.25%
From \$300,001 to \$1,000,000	1.00%
From \$1,000,001 and above	0.85%

The fee terms will be clearly stated in the advisory agreement signed by the client and firm. Fees are billed quarterly, in arrears and are based on the value of your portfolio at the end of the preceding quarter. Fees are usually deducted from a designated client asset account to facilitate billing. The client must consent in advance to direct debiting of their account.

Forever Wealth LLC will either invoice the client directly for investment advisory services or payment of fees will be made by the custodian holding the clients' funds and securities provided that the following requirements are met:

- The client provides written authorization permitting the fees to be paid directly from the client's account held by the custodian. FW does not have access to client funds for payment of fees without client consent in writing.
- FW sends the client an invoice showing the amount of the fee, the value of the client's assets on which the fee is based, and the specific manner in which the fee was calculated.
- It is disclosed to the client that it is the client's responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fee is properly calculated.
- FW will send an invoice to the custodian indicating only the amount of the fee to be paid by the custodian.

- The custodian agrees to send the client a statement, at least quarterly, indicating all amounts dispersed from the account including the amount of the advisory fee paid directly to FW.

The qualified custodian holding your funds and securities will send you an account statement at least quarterly. This statement will detail account activity. Please review each statement for accuracy. FW will also receive a copy of your account statements from the custodian.

At the inception of investment management services, the first quarter's fees will be calculated on a pro-rata basis. The Advisory Agreement between Forever Wealth LLC and the client will continue in effect until either party terminates the Agreement in accordance with the terms of the Agreement. FW's annual fee will be pro-rated through the date of termination and any remaining balance will be refunded to the client, as appropriate, in a timely manner.

Wealth Builder Fees

In certain instances, select Financial Life Planning Clients with investable assets of less than \$300,000 may be offered a retainer fee, in lieu of the above, as follows:

Option 1: Bundled Ongoing Financial Planning Services
Fee: \$100 Per Month

Option 2: Ala carte, As-Requested Ongoing Financial Planning Services
Fee: Negotiated

For option 1, fees will be billed monthly. Fees will be in addition to annual fee for investment management services based on a percentage of the investable assets according to the fee schedule outlined in the section above.

Fees are based on agreed upon fee schedule at the time of the engagement and may be adjusted at the end of 1 year and every year thereafter based on Advisor's formula at those times. Fees are due monthly in advance and a pro-rata refund will be paid to Client if canceled within any month. This monthly fixed fee is cancelable anytime without restriction.

For option 2, fees will be determined and agreed to in advance based on the complexity and scope of services. Fees are billed either on a per project or hourly basis. Hourly fees billable in 15-minute increments.

Wealth Builder Fees could vary in circumstances where there is complexity, e.g., business planning, business and/or rental real estate, corporate or private equity, etc. Advisor may offer option 1 or 2 on a discounted and/or pro-bono basis.

Tax Return Preparation Fees

Tax return preparation includes gathering data, preparation of returns, and filing tax returns on behalf of current, active and non-active clients of Forever Wealth LLC. We do offer tax preparation services to the public. We charge a minimal fee, based on a services schedule depending on the number of forms (IRS Schedules) and state returns needed to complete your return. Our tax return preparation service

includes returns for individuals, families, small businesses and trusts. We do not prepare returns for large businesses, partnerships, or estates.

Tax preparation services are also optional for each client, meaning clients can choose to use Forever Wealth LLC, or not. Our Agreement with you may not be assigned without your consent.

Additional Fees and Expenses

These fees are negotiable depending upon the needs of the client and complexity of the situation, level of services rendered, and the final fee schedule is detailed in the Investment Advisory Contract. Forever Wealth LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment management fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

You retain absolute discretion over all implementation decisions related to financial planning and/or consulting services and are free to accept or reject any recommendation from us. Moreover, you are advised that it remains your responsibility to promptly notify us if there is ever any change in your financial situation or investment objectives that might cause a change in the establish Investment Policy and in our previous recommendations.

Although in many cases, Forever Wealth LLC is fully compensated for planning services by way of commissions and fee-based asset management, the Firm may also be compensated for planning services by the client on a pre-determined fixed fee basis. The Firm does complete financial plans as part of the investment advisory fee, however, the Firm does have the flexibility to offer financial services packages for a set fee and perform financial consulting work on an ongoing basis. The charge for a financial services package typically ranges from \$500 - \$2,350 annually, but may be more or less, depending on the nature and complexity of each client's circumstances.

Forever Wealth LLC currently does not have an arrangement for receiving compensation for referring clients to other advisers, tax professionals, or estate planning attorneys.

Other Fees or Expenses Paid in Connection with Our Services

All fees paid to us for investment advisory and financial planning services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. Mutual fund expenses are generally described in each fund's prospectus. These expenses will generally include a management fee, other fund expenses, and possibly a distribution fee. In addition, mutual funds incur transaction costs and opportunity costs, which are not disclosed in the fund's prospectus or Statement of Additional Information, but which may be estimated.

A client could invest in a mutual fund directly, without the services of FW. In that case, the client would not receive the services provided by FW which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by FW to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

You will incur transaction fees or commissions in connection with trading of mutual fund, ETF, individual stock and bonds (and/or principal mark-ups and markdowns for principal trades), which are charged by the custodian (brokerage firm holding safekeeping of your assets for safekeeping. Mutual fund transaction fees charged by our recommended custodian, Shareholders Service Group generally vary from \$16 to \$50 for each purchase and sale transaction. The transaction costs for stock and bond trades vary. Accordingly, the client should review both the fees charged by the funds (including transaction and opportunity costs within funds which are not included in a fund's annual expense ratio), the transaction fees charged by the custodian, as well as the fees charged by Forever Wealth LLC, to fully understand the total amount of fees and costs paid by you, in connection with any recommended transaction.

You may also incur "account termination fees" upon the transfer of an account from one brokerage firm (custodian) to another. The range for these account termination fees is believed to range generally from \$0 to \$150 at present, but at times may be much higher. You should contact your custodians (brokerage firms, bank or trust company, etc.) to determine the amount of account termination fees which may be charged and deducted from your accounts for any existing accounts which may be transferred.

Forever Wealth LLC may utilize the services of other managers when the Firm deems appropriate for a client. Managers are chosen based on investment performance, operations, and offerings to determine if the manager would be a fit for the Firm's clients. This process continues on an ongoing basis, throughout the time the client works with the third party manager. It is important to note that these managers will charge a separate and additional fee for their services. Forever Wealth LLC will consider these fees in its decision to recommend the use of a third party manager. The use of a third party manager does not change the relationship between Forever Wealth LLC and the client, in that the Firm will still manage the overall client portfolio, adding, subtracting and modifying the allocation to different strategies and managers.

Cancellation and Termination of Agreements

Although the investment management agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or Forever Wealth LLC may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed.

Termination of an agreement will not affect: (a) the validity of any action previously taken by us under the agreement; liabilities or obligations of the parties from transactions initiated before termination of the agreement; or your obligation to pay advisor fees (prorated through the date of termination). Upon the termination of the agreement, we will not possess any obligation to recommend or take any action with regard to the securities, cash, or other investments in your account.

Each client is advised that it remains his/her responsibility to promptly notify Forever Wealth LLC if there is ever any change to his/her financial situation or investment objectives for the purpose of reviewing and/or revising Forever Wealth LLC's previous recommendations and/or services.

Past Due Accounts and Termination of Agreement

Forever Wealth LLC reserves the right to stop work on any account that is more than 45 days overdue. In addition, Forever Wealth LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations

when necessary and appropriate, in Forever Wealth LLC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 5 days.

Item 6 - Performance-Based Fees and Side-by-Side Management

We and our Associated Persons do not accept performance based fees. Performance based fees are based on a share of capital gains on or capital appreciation of the client's assets.

Item 7 - Types of Clients

Description

Forever Wealth LLC generally provides investment advice to individuals, families, trusts, estates, charitable organizations, and business entities. Client relationships vary in scope and length of service.

Minimum Fee and Account Size

Forever Wealth LLC does not have a minimum fee or minimum account size. As discussed above, your chosen relationship agreement and fee will be based upon your individual circumstances.

Forever Wealth LLC reserves the right to waive, increase or reduce certain fees, in our sole discretion, based upon certain criteria including your unique individual circumstances, special arrangements, preexisting relationships, anticipated future earnings capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, account retention, and pro bono activities. Other exceptions will apply to relatives of existing clients. We also reserve the right to decline services to any prospective client for any non-discriminatory reason.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

The following are different methods of analysis that we may use when providing you with investment advice:

- **Fundamental Analysis** – fundamental analysis is a technique that attempts to determine a security's value by focusing on underlying factors that affect a company's actual business and its future prospects. The term refers to the analysis of the economic well-being of a financial entity as opposed to only its price movements.
- **Technical Analysis** – technical analysis is a technique that relies on the assumption that current market data (such as charts of price, volume, and open interest) can help predict future market trends, at least in the short term. It assumes that market psychology influences trading and can predict when stocks will rise or fall.

Investment Strategies

Each client's portfolio will be invested according to that client's investment objectives. We determine these objectives by interviewing the client and/or asking the client to put these objectives in writing. Once we ascertain your objectives for each account, we will develop a set of asset allocation guidelines.

An asset allocation strategy is a percentage-based allocation to different investment types. The majority of our asset allocation strategies call for 100% of the portfolio to be invested in mutual funds representing various asset classes. For example, a client may have an asset allocation strategy that calls for 40-60% of the portfolio to be invested in domestic and international equity mutual funds, 10-20% invested in alternative mutual funds and the rest in fixed income mutual funds. Another client may have an asset allocation of 50-60% in fixed income mutual funds, and the remainder in equity mutual funds. The percentages in each type that we recommend are based on the typical behavior of that security type, individual mutual funds we follow, current market conditions, your current financial situation, your financial goals, and the timeline to get you to those goals. Because we develop an investment strategy based on your personal situation and financial goals, your asset allocation guidelines may be similar to or different from another client's.

The portfolio may invest in various underlying funds that as a group hold a wide range of equity type securities. These include small-, mid- and large-capitalization stocks, domestic and foreign securities (including emerging market securities), and sector holdings such as utilities and science and technology stocks. Each of these underlying funds has its own investment strategy that, for example, may focus on growth stocks or value stocks or may employ a strategy combining growth and income stocks and/or may invest in derivatives, such as options on securities and futures contracts. Certain of these underlying funds focus their investment strategy on fixed-income securities, which may include investment grade and below investment grade debt securities with maturities that range from short to longer term. The fixed-income underlying funds collectively hold various types of debt instruments, such as corporate bonds and mortgage-backed, government issued, domestic and international securities.

Once we have designed your asset allocation guidelines, we will buy or sell mutual funds in your portfolio to meet the guidelines of the asset allocation strategy. It is important to remember that because market conditions can vary greatly, your asset allocation guidelines are not necessarily strict rules. Rather, we review accounts individually, and may deviate from the guidelines as we believe necessary. However we construct your investment portfolio, we will monitor your portfolio's performance on an continuous basis, and rebalance the portfolio whenever we believe necessary, as changes occur in market conditions, your financial circumstances, or both.

Once the asset allocation guidelines are determined, we may also determine to place the client's portfolio into one or more of the following asset allocation strategies:

- Capital Preservation Plus - Utilizes income and other stable value investments to minimize exposure to market risk.
- Income Plus - This allocation is designed for stability with an approach to minimize exposure to high risk investments without fully limiting the opportunity for growth.
- Conservative Growth - Its primary objective is to balance a desire for return with a concentrated focus on safety measures.
- Moderate Growth - Its primary objective is to balance a desire for return with a balanced focus on safety measures.
- Growth - This allocation's primary objective is to balance a desire for safety measures with a concentrated focus on growth.
- Growth Plus - This allocation's primary objective is growth, but is designed to protect a portion of the portfolio during periods of market decline.

- Aggressive Growth - This allocation has the greatest potential for market ups and downs in exchange for the potential for higher returns.

Risk of Loss

The investment advice provided along with the strategies suggested by Forever Wealth LLC will vary depending on each client's specific financial situation and goals. This brief statement does not disclose all of the risks and other significant aspects of investing in financial markets. In light of the risks, you should fully understand the nature of the contractual relationship(s) into which you are entering and the extent of your exposure to risk. Certain investing strategies may not be suitable for many members of the public. You should carefully consider whether the strategies employed will be appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances.

There are always risks to investing. It is impossible to name all possible types of risks. Investing in mutual funds involves the assumption of risk including:

- **Manager Risk:** the risk that an actively managed mutual fund's investment adviser will fail to execute the fund's stated investment strategy.
- **Market Risk:** the risk that the Stock Market will decline, decreasing the value of the securities contained within the mutual funds we recommend to you.
- **Industry Risk:** the risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.
- **Inflation Risk:** the risk that the rate of price increases in the economy deteriorates the returns associated with the mutual fund.

Listed below are some of the primary risks and other significant aspects of investing in financial markets.

General Investment Risk: All investments come with the risk of losing money. Investing involves substantial risks, including complete possible loss of principal plus other losses and may not be suitable for many members of the public. Investments, unlike savings and checking accounts at a bank, are not insured by the government to protect against market losses. Different market instruments carry different types and degrees of risk and you should familiarize yourself with the risks involved in the particular market instruments you intend to invest in.

Loss of Value: There can be no assurance that a specific investment will achieve its investment objectives and past performance should not be seen as a guide to future returns. The value of investments and the income derived may fall as well as rise and investors may not recoup the original amount invested. Investments may also be affected by any changes in exchange control regulation, tax laws, withholding taxes, international, political and economic developments, and government, economic or monetary policies.

Interest Rate Risk: Fixed income securities and funds that invest in bonds and other fixed income securities may fall in value if interest rates change. Generally, the prices of debt securities rise when interest rates fall, and their prices fall when interest rates rise. Longer term debt securities are usually more sensitive to interest rate changes.

Credit Risk: Investments in bonds and other fixed income securities are subject to the risk that the issuer(s) may not make required interest payments. An issuer suffering an adverse change in its financial condition could lower the credit quality of a security, leading to greater price volatility of the security. A lowering of the credit rating of a security may also offset the security's liquidity, making it more difficult to sell. Funds investing in lower quality debt securities are more susceptible to these problems and their value may be more volatile.

Foreign Exchange Risk: Foreign investments may be affected favorably or unfavorably by exchange control regulations or changes in the exchange rates. Changes in currency exchange rates may influence the share value, the dividends or interest earned and the gains and losses realized. Exchange rates between currencies are determined by supply and demand in the currency exchange markets, the international balance of payments, governmental intervention, speculation and other economic and political conditions. If the currency in which a security is denominated appreciates against the US Dollar, the value of the security will increase. Conversely, a decline in the exchange rate of the currency would adversely affect the value of the security.

Futures and Options: Options and futures contracts on securities carry a high degree of risk. The amount of the initial margin is small relative to the value of the futures contract so that transactions are "leveraged" or "geared". A relatively small market movement will have a proportionately larger impact which may work for or against the investor. The placing of certain orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders. Transactions in options also carry a high degree of risk. Selling ("writing" or "granting") an option generally entails considerably greater risk than purchasing options. Although the premium received by the seller is fixed, the seller may sustain a loss well in excess of that amount. The seller will also be exposed to the risk of the purchaser exercising the option and the seller will be obliged either to settle the option in cash or to acquire or deliver the underlying investment. If the option is "covered" by the seller holding a corresponding position in the underlying investment or a future on another option, the risk may be reduced.

In instances where we recommend that a third party manage your assets, please refer to the third party's ADV and associated disclosure documents for details on their investment strategies, methods of analysis and associated risks. Investing in securities involves risk of loss that the Client should be prepared to bear.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose material facts regarding certain legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. There is no history of reportable material legal or disciplinary events by Forever Wealth LLC or our management persons.

Item 10 - Other Financial Industry Activities and Affiliations

Daniel R. Legiec, CFP®, Managing Member, is a licensed insurance agent and can effect transactions in insurance products for clients and earn commissions for these activities. The Firm expects that clients to whom it offers advisory services may also be clients for whom Mr. Legiec acts as an insurance agent.

Clients are instructed that the fees paid to the Firm for advisory services are separate and distinct from the commissions earned by Mr. Legiec for placing the client in insurance products. Clients to whom the Firm offers advisory services are informed that they are under no obligation to use the Firm's Associated Persons for insurance services and may use the insurance brokerage firm and agent of their choosing.

From time-to-time, Mr. Legiec may conduct workshop seminars. The seminars are performed as an added benefit to existing and potential clients and are conducted on a no charge, no obligation basis. Seminars may address the following topics: asset management, investment products, estate planning, insurance products, retirement planning, and general educational topics, among others. The seminars are provided for general information purposes only and are not meant to constitute specific investment advice. Attendees are invited to schedule a complimentary consultation with the Daniel R. Legiec, CFP® regarding our firm's services. However, attendees are informed that they are not expected to act on any of the information made available in the seminar. Further, they are instructed to contact a financial services professional to discuss the suitability of instituting any of the strategies and/or the inclusion of any investment product discussed in the seminar prior to implementation in their portfolio.

Upon the client's request, a referral may be made to various professionals, such as an accountant or attorney. While these referrals are based on the best information made available to us, we do not guarantee the quality or adequacy of the work provided by these referred professionals. There is not an agreement with these entities nor are referral fees received from these professionals for such informal referrals. Any fees charged by these other entities for their services are completely separate from fees charged by our firm.

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

Description of Our Code of Ethics

Forever Wealth LLC has adopted a Code of Ethics (the "Code") to address investment advisory conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes FW's policies and procedures developed to protect client's interests in relation to the following topics:

- The duty at all times to place the interests of clients first;
- The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the code of ethics;
- The responsibility to avoid any actual or potential conflict of interest or misuse of an employee's position of trust and responsibility;
- The fiduciary principle that information concerning the identity of security holdings and financial circumstances of clients is confidential; and
- The principle that independence in the investment decision-making process is paramount.

A copy of Forever Wealth LLC's Code of Ethics is available upon request to Daniel R. Legiec, CFP® at FW's principal office address.

Personal Trading Practices

At times Forever Wealth LLC and/or its Advisory Representatives may take positions in the same securities as clients, which may pose a conflict of interest with clients. Forever Wealth LLC and its

Advisory Representatives will generally be “last in” and “last out” for the trading day when trading occurs in close proximity to client trades. We will not violate our fiduciary responsibilities to our clients. Front running (trading shortly ahead of clients) is prohibited. Should a conflict occur because of materiality (i.e. a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading.

Item 12 - Brokerage Practices

Forever Wealth LLC recommends and requests clients to implement trades and maintain custody of assets through an independent, qualified broker-dealer. Currently, we recommend the services of Shareholders Service Group (“SSG”), member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). SSG offers independent investment advisers services, which include custody of client securities, trade execution, clearance and settlement of transactions, and daily research and investment information. The advisor is not affiliated with the brokerage firm. The broker does not supervise the advisor, its agents or activities.

Research and Other Soft Dollar Benefits

Although not considered “soft dollar” compensation, Forever Wealth LLC may receive benefits from SSG for research services to include reports, software, and institutional trading support.

Forever Wealth LLC understands its duty for best execution and considers all factors in recommending SSG to clients. These research services may be useful in servicing all FW clients, and may not be used in connection with any particular account that may have paid compensation to the Firm providing such services. While FW may not always obtain the lowest commission rate, FW believes the rate is reasonable in relation to the value of the brokerage and research services provided.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers and custodians in which we have an institutional advisory arrangement. Also, we do not receive other benefits from a broker-dealer in exchange for client referrals.

Directed Brokerage

The client may direct brokerage to a specified broker/dealer other than the firm recommended by Forever Wealth LLC. It is up to the client to negotiate the commission rate, as FW will not. The client may not be able to negotiate the most competitive rate. As a result, the client may pay more than the rate available through the broker/dealer used by FW. In client directed brokerage arrangements, the client may not be able to participate in aggregated (“blocked”) trades, which may help reduce the cost of execution. Where the client does not otherwise designate a broker/dealer, FW recommends a broker/dealer with competitive commission rates.

Trade Aggregation

Forever Wealth LLC does not block trade. Accordingly, we advise Clients that they may pay a different price for their securities than other clients. Additionally, depending on the quantity of securities purchased, some Clients may pay different commissions and transaction fees than others.

Item 13 - Review of Accounts

Portfolio Management Account Reviews

Forever Wealth LLC monitors the individual investments within FW's portfolio management program on a continuous basis. Client accounts are monitored daily and reviewed at least monthly by Daniel R. Legiec, CFP®. Daniel reviews clients' accounts with regard to clients' respective investment policies, risk tolerance levels and financial goals. FW offers clients an in-person portfolio and comprehensive financial planning review meeting on a bi-annual basis. The account reviews are performed by Daniel R. Legiec, CFP®, Managing Member.

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

A financial plan is a snapshot in time and no ongoing reviews are conducted. We recommend clients engage us on a bi-annual basis to update the financial plan.

Clients will receive statements directly from their account custodian(s) on at least a quarterly basis.

Item 14 - Client Referrals and Other Compensation

We do not receive economic benefits from third parties in exchange for providing investment advice or other advisory services to our clients.

We and our related persons do not compensate, either directly or indirectly, any person or entity who is not our supervised person for client referrals.

Item 15 - Custody

Forever Wealth LLC is deemed to have custody of client funds solely because of the fee deduction authority granted by the client in the investment advisory agreement.

Clients will receive account statements at least quarterly from the broker-dealer or other qualified custodian. Client is urged to compare custodial account statements against statements prepared by FW for accuracy. Minor variations may occur because of reporting dates, accrual methods of interest and dividends, and other factors. The advisor is not affiliated with the custodian. The custodian does not supervise the advisor, its agents or activities.

Item 16 - Investment Discretion

Forever Wealth LLC offers Investment Management Services to its advisory clients on both a discretionary and non-discretionary basis. FW will manage client accounts on a discretionary basis if the client has granted discretionary authority in the client advisory agreement. Discretionary authority extends to the type and amount of securities to be bought and sold and do not require advance client approval. However, FW does not have the ability to withdraw funds or securities from the client's account.

In a non-discretionary account, an Associated Person of Forever Wealth LLC recommends the purchase or sale of securities for review and approval by their clients. FW will only purchase or sell securities which have been approved by clients in advance.

You may limit this authority if you wish by, for example, setting a limit on the type of securities that can be purchased for your account. Simply provide us with your restrictions or guidelines in writing. Please refer to the "Advisory Business" section in this Brochure for more information on our discretionary management services.

Item 17 - Voting Client Securities

Proxy Voting

Forever Wealth LLC does not vote proxies. It is the client's responsibility to vote proxies. Clients will receive proxy materials directly from the custodian. Questions about proxies may be made via the contact information on the cover page.

Item 18 - Financial Information

We are required in this Item to provide you with certain financial information or disclosures about FW's, financial condition. Forever Wealth LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 - Requirements for State-Registered Advisors

Principal Executive Officers and Management Persons

Daniel R. Legiec, CFP®

Year of Birth: 1983

Formal Education:

- Cornell University, College of Architecture, Art and Planning, B.S., Urban and Regional Studies, 2006.

Business Background for Previous Years:

- Signet Financial Management, Client Relationship Manager, 2018 to 2019.
- Kestra Financial, Financial Planning Associate, 2016 to 2017.
- Chardan Capital Markets, Institutional Equity Sales, 2014 to 2015.
- LPL Financial, Registered Sales Assistant, 2013 to 2014.

Outside Business Activities

Please see Item 10 – Other Financial Industry Activities and Affiliations for further information.

Performance Based Fees

We and our Associated Persons do not accept performance based fees. Performance based fees are based on a share of capital gains on or capital appreciation of the client's assets.

Disciplinary Information

Daniel R. Legiec, CFP®, Managing Member, does not have any reportable disciplinary information.

Other Relationships or Arrangements With Issuers of Securities

Our firm and our related persons do not have any relationships or arrangements with any issuer of securities.

Item 20 - Miscellaneous

Class Action Lawsuits

From time to time, securities held in the accounts of clients will be the subject of class action lawsuits. Forever Wealth LLC has no obligation to determine if securities held by the client are subject to a pending or resolved class action lawsuit. It also has no duty to evaluate a client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, the Firm has no obligation or responsibility to initiate litigation to recover damages on behalf of clients who may have been injured as a result of actions, misconduct, or negligence by corporate management of issuers whose securities are held by clients.

Where the Firm receives written or electronic notice of a class action lawsuit, settlement, or verdict affecting securities owned by a client, it will forward all notices, proof of claim forms, and other materials, to the client. Electronic mail is acceptable where appropriate, and the client has authorized contact in this manner.

Trade Error Correction Procedures

On infrequent occasions, an error may be made in a client account. For example, a security may be erroneously purchased for the account instead of sold. In these situations, the Firm generally seeks to rectify the error by placing the client account in a similar position as it would have been had there been no error. Depending on the circumstances, various corrective steps may be taken, including among others canceling the trade or adjusting an allocation.

Confidentiality

Forever Wealth LLC views protecting its customers' private information as a top priority and, pursuant to the requirements of the Gramm-Leach-Bliley Act, the Firm has instituted policies and procedures to ensure that customer information is kept private and secure.

Forever Wealth LLC does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client account,

Forever Wealth LLC may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and lawyers.

Forever Wealth LLC restricts internal access to nonpublic personal information about its clients to those employees who need to know that information in order to provide products or services to the client. FW maintains physical and procedural safeguards that comply with state and federal standards to guard a client's nonpublic personal information and ensure its integrity and confidentiality. As emphasized

above, it has always been and will always be the Firm's policy never to sell information about current or former customers or their accounts to anyone. It is also the Firm's policy not to share information unless required to process a transaction, at the request of the client, or as required by law.

A copy of the Firm's privacy policy notice will be provided to each client prior to, or contemporaneously with, the execution of the advisory agreement. Thereafter, the Firm will deliver a copy of the current privacy policy notice to its clients on an annual basis. If you have any questions on this policy, please contact Daniel R. Legiec, CFP®, Managing Member at 908.451.0227 or by email at [Daniel@Forever-Wealth.com](mailto:Daniel@ForeverWealth.com).