SYNERGOS Financial Group, L.L.C.

dba OSBORN Wealth Management

&

dba Wealth & Wellness Group

Corporate Main Office: 912 Michigan Ave.
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www.WealthandWellnessGroup.com
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Date of Brochure: March 20, 2025

This brochure updates the prior version dated December 2024. Material changes to this brochure include an update of the firm's assets under management, and an update to asset custodian consolidation.

This Brochure provides information about the qualifications and business practices of SYNERGOS Financial Group, L.L.C. also doing business as OSBORN Wealth Management (the Advisory Firm), also doing business as Wealth and Wellness Group. If you have any questions about the contents of this Brochure, please contact our office at 1-800-889-7401 or via email at Drummond@OsbornWealthManagement.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.

The Firm provides services from offices in two locations

OSBORN Wealth Management www.OsbornWealthManagement.com	912 Michigan Ave, LaPorte, IN 46350	219-362-8567
Wealth & Wellness Group www.WealthandWellnessGroup.com	690 Hope St., Ste B, Brighton, MI 48116 www.SynergosFinancial.com	888-267-1138

This firm is a Registered Investment Advisor. Registration as an Investment Adviser does not imply any certain level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Currently, our Brochure may be requested by contacting D. Drummond Osborn, Chief Compliance Officer at 1-219-362-8567 or Drummond@OsbornWealthManagement.com. Our Brochure is also available on our web site www.OsbornWealthManagement.com, or www.WealthandWellnessGroup.com, also free of charge.

Additional information about the firm also is available on the SEC's website at www.adviserinfo.sec.gov. You will be able to search this site by the unique identifying number, also known as a CRD. The CRD associated with this Advisor Firm is 151446.

Item 2 – Material Changes

The firm's assets under management approximate $85,850,000 as of December 31, 2024.

All other information is consistent with the prior version of this brochure.

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Item 4 – Advisory Business

This brochure provides information about the qualifications and business practices of SYNERGOS Financial Group, L.L.C., which was organized, in 2009, as a Limited Liability Corporation in the State of Indiana, and which may also do business as OSBORN Wealth Management or Wealth & Wellness Group (the Advisory Firm). Please contact D. Drummond Osborn, Chief Compliance Officer, should you have any questions regarding the content of this brochure. The information herein contained has not been approved or verified by the U.S. Securities and Exchange Commission or by any State securities authority.

The Advisory Firm offers personal advisory services to individuals, trusts, estates, charitable organizations, pension plans, profiting sharing plans and other business entities. The services may vary in scope but may include portfolio management, second opinion services, financial planning, fiduciary services, investment selection advice and asset allocation.

The Advisory Firm requires a minimum standard of education and experience for individuals providing investment management and financial planning services to Clients. The standard generally requires a Bachelors Degree (or equivalent) or the achievement of a professional designation such as Certified Financial Planning Practitioner, CFP®, or the Chartered Financial Analyst, CFA®.

Portfolio Management Services

The Advisory Firm provides Portfolio Management Services delivering investment advice that is tailored to the needs and investment objectives of the client. Such portfolio management may be provided on a discretionary or non-discretionary basis. Advice may include portfolio management, asset allocation, buy/sell recommendations and possible selection of specific securities for the account of the client. Recommendations are made with client goals and objectives in mind. Portfolio Management Services are generally priced based on a percentage of assets under management. A client may terminate this service at any time by delivering a 5-day advance written notice.

Second Opinion Services

The Advisory Firm provides a Second Opinion Service, which entails the review and analysis of existing investment portfolios that may include but are not limited to the assets held in qualified and non-qualified brokerage accounts, corporate retirement plan accounts, mutual fund accounts and annuities. Second Opinion Services are priced as a one-time flat dollar amount based on the size and scope of portfolios reviewed and assets analyzed.

Financial Planning Services

Financial Planning Services are provided as a means to provide advice to the client that is centered around the management of their financial resources in conjunction with their personal needs and objectives. A member of the Advisory Firm will meet with the Client to gather pertinent information and identify specific goals and objectives. A written plan will be drafted based upon the review and analysis of this information. This document will be presented to the Client as a means for developing a plan and strategy to address the Client's cash flow, income needs, assets and debts.

Clients should understand that such plans are predicated on the information provided by the Client, as well as the Client's situation at the time the Plan is prepared. Certain assumptions may be made with respect to interest rates, rates of inflation, as well as the use of past trends and performance of the various markets and economies. Past performance is not indicative of future performance, and the Advisor cannot provide any promises nor guarantees of the Plan's success. As the situation, goals, needs or objectives of the client may, from time to time, change, the client must promptly contact the Advisor.

A fixed minimum fee of $2700 is charged for financial planning services. Additional fees may be due as a result of the specific time and circumstances involved in the preparation of the Plan, and shall be disclosed to the client in the event such fees may apply. The fee for financial planning services is typically due, in installments, upon the initiation of, and completion and delivery of the Plan.

The Client may terminate this relationship within 5 business days after execution of planning agreements without penalty.

The Advisory Firm or the Client may terminate the planning agreement after the 5 business day period, with written notice. Payment for services provided up to the time of termination will be due and immediately payable from the client.

Fiduciary Services The Firm may, in certain situations, serve as Guardian of the Estate or Trustee. The Firm is not a legal professional and is not responsible for the drafting of guardianship or trust documents, but shall fulfill their duty as Guardian or Trustee as directed in those documents and as prescribed by applicable statute. Fiduciary Services shall be priced based on a percentage of the assets under management, and may be subject to a one-time fee for document review and research, as well as an annual flat fee. While a minimum asset level shall not be required when acting as Guardian or Trustee, a minimum annual fee of $ 1,500 shall apply.

Fiduciary tax returns, if required, shall be prepared by an independent CPA firm. Periodically the Firm may seek legal advice regarding specific fiduciary duties. Such fees shall be passed through to the client.

Types of Investments The Advisory Firm may offer and provide advice and guidance on any financial product deemed appropriate as a means to address the Client's individual needs, goals and objectives. The Advisor may also offer advice on securities and investments maintained in the Client's portfolio at the time the client engages the Advisor.

Client Assets Under Management As of December 31, 2024, the firm manages assets of approximately $84,300,00 on a discretionary basis. The firm also provides various levels of advice, on a non-discretionary basis, for an additional $1,550,000 in assets.

Item 5 – Fees and Compensation

The specific manner in which fees are charged by the Advisory Firm is established in a client's written agreement with the Advisory Firm. The Advisory Firm will generally bill its fees, in arrears, on a monthly basis, with asset management fees based on the market value of assets as of the last day of the month. Clients typically authorize the Advisory Firm to directly debit fees from client accounts that are held at a qualified custodian. Alternatively, clients may elect to be billed directly for some or all of the applicable fees. Accounts initiated or terminated during a calendar month will be charged a prorated fee. Upon termination of any contract, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. Clients will receive notification of all fees. Though not customary, Advisory Fee may be negotiated.

Beginning March 2019, OSBORN Wealth Management began offering an integrated annual flat fee for new client relationships. The flat fee shall cover agreed upon planning, management and advisory services.

Existing clients shall be grandfathered under their currently agreed upon fee schedule. In some circumstances, only asset management fees may apply to new clients.

Portfolio Management Fees
On an annualized basis, fees for portfolio management services are based on the following tiered schedule:

Portfolio Size			Annual Fee
$ 0.00	to	$ 1,000,000	1.00%
$ 1,000,001	to	$ 2,500,000	0.75%
$ 2,500,001	to	$ 5,000,000	0.50%
$ 5,000,001	and	Greater	negotiable

Situations involving multiple accounts of immediate family members may be entitled to asset aggregation for the purposes of providing a lower percentage charge on assets under management.

Second Opinion Service Fees
Second Opinion Services shall be charged a minimum flat fee of $ 500 for the review and analysis of existing portfolios. Additional charges will apply to such Service delivered for additional portfolios and/or a larger number of individual assets. Second Opinion Service fees may be negotiated.

Stand Alone Financial Planning Project and Consulting Fees
Financial Planning Project and Consulting services are offered on an hourly fee basis or a fixed fee scheduled.

The firm assesses an hourly rate not to exceed $ 250 per hour for consulting related to financial planning services. The minimum hourly planning fee is $ 200, with a minimum charge of $ 300, per engagement. The number of hours will vary based on the complexity of the financial situation, and shall include time required for meetings, communications, research and preparation. The hourly fee may be negotiated with the client. All fees for stand along projects and consulting shall be agreed upon in advance and in writing. Agreed upon fees that are equal to or less than $ 500 shall be collected at the time of engagement. Additional agreed upon fees shall be due at the time those services are delivered.

Fiduciary Service Fees

In situations where the Advisory Firm may serve as Guardian or Trustee, an additional charge of 10 basis points (0.10%) may be applied to the standard portfolio management fee schedule. The Advisory Firm may also charge an annual fee and a flat fee to conduct an initial review of Guardianship or Trust documentation. While a minimum asset level shall not be required when acting as Guardian or Trustee, a minimum annual fee of $ 1,500 shall apply to all Fiduciary Service accounts established after January 1, 2011.

The Client may terminate any of the above referenced services within 5 business days after document execution without penalty. Following the 5 business day period, the Advisor or the Client may terminate the management agreement with a 5-day written notice. Payment will be due and immediately payable from the client for any pro rata portion of a billing period during which the agreement is terminated.

Fees associated with Third-Party Separately Managed Accounts: The Advisory Firm may from time to time utilize the services of outside money managers who may choose to compensate the Advisory Firm for Client referrals. Such compensation is fully disclosed to the Client in the Agreements between the Client and the Third-Party Separately Managed Account Provider and shall be charged at a level commensurate with the standard fee schedule of the Advisory Firm, but shall be received by the Advisory Firm in lieu of the standard fee schedule. As of the date of this Brochure, no such fee relationships were in place.

Agreements for Separately Managed Accounts should be carefully read and fully understood by the client. Termination of relationships utilizing the services of Third-Party Separately Managed Accounts shall be in accordance with specific agreement entered into between the Client and the Third-Party Separately Managed Account Provider. In certain cases, some or all associated fees may be taken in advance.

The Advisory Firm's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to the Advisory Firm's fee, and the Advisory Firm shall not receive any portion of these commissions, fees, and costs.

Item 6 – Performance-Based Fees and Side-By-Side Management

The Advisory Firm does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

The Advisory Firm generally provides its services to individuals, high-net-worth individuals.

The Advisory Firm recognizes that safeguarding the Client privacy is of utmost importance, and places such privacy protection as a top priority. As such, the Advisor has implemented policies and procedures designed to ensure that Client information is maintained private and secure.

The Advisory Firm will never sell information about its current or former Clients or their accounts. Client information will be shared with non-affiliated third parties, such as brokers, transfer agents and custodians, only when necessary to facilitate the acceptance and management of the third-party relationship with the Client. The Advisor may also share information at the request of the Client, or as required by law.

A copy of the Advisor's Privacy Policy notice will be provided to each client prior to or in conjunction with the signing of any financial planning or advisory agreements. The Advisor will also provide a copy of the Privacy Policy notice to all Clients on an annual basis.

Advisor does not require a minimum account value to open or maintain an account.

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

The investment strategies used by Advisor when formulating investment advice or managing assets include Modern Portfolio Theory, diversification, asset allocation, the balancing of return and risk, and fundamental analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance does not guarantee future returns.

Like any investment strategy, ours involves material risks. Such material risks are described in further detail below:

i. Investing for the long term means that a client's account will be exposed to short-term fluctuations in the market and the behavioral impulse to make trading decisions based on such short-term market fluctuations. Advisor does not condone short-term trading in an attempt to "time" the market, and instead coaches clients to remain committed to their financial goals. However, investing for the long term can expose clients to risks borne out of changes to interest rates, inflation, general economic conditions, market cycles, geopolitical shifts, and regulatory changes.

ii. Inflation risk is the risk that the value of a client's portfolio will not appreciate at least in an amount equal to inflation over time. General micro- and macro-economic conditions may also affect the value of the securities held in a client's portfolio, and general economic downturns can trigger corresponding losses across various asset classes and security types. Market cycles may cause overall volatility and fluctuations in a portfolio's value, and may increase the likelihood that securities are purchased when values are comparatively high and/or that securities are sold when values are comparatively low. Geopolitical shifts may result in market uncertainty, lowered expected returns, and general volatility in both domestic and international securities. Regulatory changes may have a negative impact on capital formation and increase the costs of doing business, and therefore result in decreased corporate profits and corresponding market values of securities.

iii. Investing in mutual funds does not guarantee a return on investment, and shareholders of a mutual fund may lose the principal that they've invested into a particular mutual fund. Mutual funds invest into underlying securities that comprise the mutual fund, and as such clients are exposed to the risks arising from such underlying securities. Mutual funds charge internal expenses to their shareholders (which can include management fees, administration fees, shareholder servicing fees, sales loads, redemption fees, and other fund fees and expenses, e.g.), and such internal expenses subtract from its potential for market appreciation. Shares of mutual funds may only be traded at their stated net asset value ("NAV"), calculated at the end of each day upon the market's close.

   Investing in exchange traded funds ("ETFs") bears similar risks and incurs similar costs to investing in mutual funds as described above. However, shares of an ETF may be traded like stocks on the open market and are not redeemable at an NAV. As such, the value of an ETF may fluctuate throughout the day and investors will be subject to the cost associated with the bid-ask spread (the difference between the price a buyer is willing to pay (bid) for an ETF and the seller's offering (asking) price).

   Clients are encouraged to carefully read the prospectus of any mutual fund or ETF to be purchased for investment to obtain a full understanding of its respective risks and costs.

iv. Investing in common stocks means that a client will be subject to the risks of the overall market as well as risks associated with the particular company or companies whose stock is owned. These risks can include, for example, changes in economic conditions, growth rates, profits, interest rates and the market's perception of these securities. Common stocks tend to be more volatile and more risky than certain other forms of investments, especially as compared to fixed income products like bonds.

v. Investing in fixed income securities issued by the U.S. Government, including Treasury Bills, Treasury Notes, Treasury Bonds, Treasury Inflation-Protected Securities ("TIPS"), and Floating Rate Notes means that a client will be subject to the market prices of such debt securities, which typically fluctuate depending on interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and rise when interest rates fall. The longer the time to a security's maturity, the greater its interest rate risk. Fixed income securities issued by the U.S. Government are also subject to inflation risk, reinvestment risk, redemption risk, and valuation risk.

vi. Investing in municipal securities carries unique risks, depending on the type of bond offered. General obligation bonds are issued by governmental entities and are not backed by revenues from a specific project or source. In some instances, municipalities may not have taxing authority to repay bondholders. Revenue bonds are backed by revenues from a specific project or source and can vary greatly in terms of credit risk. Some revenue bonds are "non-course" bonds, meaning that should the revenue stream dry up or the conduit borrower fails to pay, the bondholder will not have a claim to the underlying revenue or against the conduit borrower.

vii. Investing in corporate debt, including corporate bonds, carries additional risks to those noted above for fixed income securities. Corporate debt is also subject to credit risk - the risk that the bond issuer may default on one or more payments before the bond reaches maturity. In the event of a default, you may lose some or all of the income you were entitled to, and even some or all of the principal amount invested. Some corporate bonds may also be subject to early redemption risk, with the issuer having the principal repaid prior to the maturity date of the bond.

viii. Investing in certificates of deposit ("CD"), while relatively safe, can still carry some risks. CDs have terms of different lengths, ranging up to 10 years. During the term length, your funds invested in the CD will be inaccessible; if you opt to withdraw early, you will be subject to early withdrawal fees, which can erode any interest accrued and can decrease the principal amount originally invested. It is also subject to inflation risk, as CD rates tend to lag behind rising inflation and drop more quickly than inflation on the way down.

ix. Investing in options has the potential to amplify losses as well as to limit potential gains, and whether or not an option will result in a gain or a loss is wholly dependent on the market value of the option's underlying security. Options require the payment of a premium (which may not be recouped), and have the potential to trigger a purchase or sale obligation within a shorter timeframe than a more traditional long-term investment. Implementing certain options strategies creates certain time sensitivities, such that an options strategy may not be successful if exercises are not executed within an applicable period of time. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price. When purchasing puts, there is a risk that the premium paid will be a sunk cost if the option expires unexercised.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the Advisory Firm or the integrity of its management. The Advisory Firm has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

The Advisory Firm is not currently engaged in any business activities other than giving financial and investment advice. The Advisory Firm has no material arrangements or affiliations with any broker-dealer, investment company, other investment advisor, financial planning firm, banking institution, thrift institution, accounting firm, law firm, insurance agency, pension consultant, real estate broker, or any other organization or entity considered part of the financial service industry.

Item 11 – Code of Ethics

The Advisory Firm has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at the Advisory Firm must acknowledge the terms of the Code of Ethics annually, or as amended.

The Advisory Firm anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which it has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which the Advisory Firm, its affiliates and/or clients, directly or indirectly, have a position of interest. The Advisory Firm's employees and persons associated with it are required to follow its Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of the Advisory Firm and its affiliates may trade for their own accounts in securities that are recommended to and/or purchased for the Advisory Firm clients.

Clients or prospective clients may request a copy of the firm's Code of Ethics by contacting D. Drummond Osborn, Chief Compliance Officer.

Item 12 – Brokerage Practices

The Advisory Firm will recommend to the Client brokers such as Charles Schwab, among others. Broker recommendations will be based upon commission rates, quality of execution, record keeping, reporting capabilities, and custodial fees charged by the broker for holding securities for the client, among other things. Situations may occur when a recommended broker may charge a higher fee for a specific transaction, such as a commission rate, than may be charged by another broker. Clients have no obligation to purchase or sell securities through a broker recommended by the Advisor, and may therefore utilize a broker of their choice.

The brokerage firms recommended by the Advisor are not affiliated with the Advisor. Such firms may provide the Advisor and the Client with institutional custody services which are not generally available to retail investors. These services are often provided to independent investment advisors on an unsolicited basis, at no charge, so long as the Advisor maintains a certain minimum level of client assets at the brokerage firm. These arrangements are not otherwise contingent on the Advisor utilizing the brokerage firm for any specific amount of custody or trading business. These firms may deliver to the Advisor services which include brokerage, custody, research and access to mutual funds/investments that are typically available to institutional investors only, or may require a significantly higher initial investment.

The Advisor may also receive from the brokerage firm products and services which may benefit the Advisor but not the Client's account. Such additional services and products assist the Advisor in the management and administration of the Client account. These may include software and technology that provide access to Client account data, trade confirmations and account statements; facilitate trade execution and asset allocation of multiple Client accounts; provide research, pricing and general market data; assist in the payment of the Advisor's fee from the Client account; and assist with other back-office functions. Brokerage firms may also provide publications, consulting, information technology, practice management conferences and marketing and regulatory compliance. As a fiduciary, the Advisor conducts itself in the best interest of the Client, and its recommendation of brokerage firms that offer the services noted above may create potential conflicts of interest.

Aggregation of Trades: Consistent with the goal of obtaining best execution for Client trades, the Advisor may aggregate the orders of multiple Client accounts, when possible. By aggregating trade orders, each affected account will participate in the weighted average share price of all transactions in a specific security affected to fill such orders on a given business day. The associated transaction costs will be allocated on a pro rata basis for each Client account participating in those transactions.

Allocations of orders for multiple Client accounts will be handled in a fair and equitable fashion. Allocations within accounts of identical or similar investment objectives are made pro rata based on the account size. Neither account performance nor the size or structure of management fees shall have any effect on the allocation to a specific account.

Best Execution: The Advisor will generally seek “best execution” when completing Client transactions, but will not obligate itself to seek out the lowest commission or net price for any particular transaction. The Advisor will primarily evaluate a broker's ability to deliver “best execution” based on historical prices after considering commissions and other transaction-related compensation. Other factors considered by the Advisor will include the execution, clearance, error resolution and settlement capabilities of the broker or dealer generally and in conjunction with the type of securities being bought or sold, the broker or dealer's reliability and financial stability, and the market for the security being traded. The Advisor will monitor and review the policy for Best Execution no less than annually.

Outsourced Trading Services

In providing discretionary asset management services, the Firm may engage the services of Advyzon Investment Management LLC ("AIM") as an outsourced agent to provide certain operation, administrative, and trading functions. The Firm provides AIM with asset allocation guidelines specific to each client account for which AIM provides trading services. Guidelines shall define the parameters for the supervision of client accounts, such as the frequency of rebalancing and allowable deviation from specified allocations.

Please note that if the Firm engages to provide ongoing supervision of the trading of a client's account, AIM will obtain access to your confidential information for us and/or the custodian of your brokerage account. As stated in our Privacy Policy, we are authorized to share your personal information with third parties as necessary to service your account. Our Agreement with AIM includes provisions requiring AIM to hold and protect your information in strict confidence, and to maintain reasonable technological protections, precautions, and safeguards for your information.

Client Directed Brokerage

Clients who exercise their ability to direct the Advisor to use a particular broker should understand that this direction may prevent the Advisor from aggregating orders with other clients and may inhibit the Advisor's ability to negotiate brokerage compensation on behalf of the Client. The direction for use of a particular broker may also negate the Advisor's ability to obtain the most favorable net price and execution. As such, Clients must consider whether the trading expenses and execution, as well as the settlement capabilities and clearance of their specified broker may be greater than the amounts charged by another broker who did not provide research services or products.

Research products and services received from brokerage firms, such as Charles Schwab, may include information on specific industries and corporations, financial publications, research software and other products or services that offer lawful and appropriate aid to the Advisor in carrying out its investment decision making duties. These research products and services are provided to all investment advisors utilizing Charles Schwab, and are not considered to be paid for with soft dollars. The Client must recognize, however, that the commissions charged by a specific broker for a specific transaction or group of transactions may be greater than the charges of another broker who did not provide similar research products or services. Service providers such as Charles Schwab, mutual companies and other service providers may provide the Advisor with travel, lodging and meal expenses to educational and product conferences that they sponsor.

While it is the intention of the Advisor to carry out its fiduciary duty by placing the interest of its Client first, Clients should be aware that the receipt of any compensation itself creates a potential conflict of interest.

Item 13 – Review of Accounts

Accounts shall be reviewed no less than quarterly in conjunction with the Client's stated objectives. Such reviews shall address the stated investment management objective as well as review the individual securities held within the portfolio. Reviews shall also take into account current domestic and global economic conditions. All accounts shall be reviewed by D. Drummond Osborn, CFP® or Robert S. Laura, AAMS, CMFC.

Clients will receive statements and confirmation, monthly or quarterly, from the custodian holding their assets, as indicated by the Client's agreement with the custodian. Advisor may provide additional reports, in accordance with Agreement and extent of the Client relationship.

Item 14 – Client Referrals and Other Compensation

The Advisory Firm neither receives nor provides compensation in respect to referrals or other introductions.

Item 15 – Custody

All client assets are held at third-party custodians. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. The Advisory Firm urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Supplemental reports we may generate may vary from official custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. The Advisory Firm may be deemed to have custody of Client assets in situations where it has the ability to periodically direct-debit fees in accordance with prior client authorization. The Advisory Firm may also be deemed to maintain custody of assets in the event it serves as a guardian of the estate or a trustee. Assets of guardianships and trusts shall be maintained with a broker/dealer, bank or other qualified custodian, and statements shall be provided to beneficiaries in accordance with state statutes. In accordance with State of Indiana requirements, the firm is subject to, and has annually obtained an Audit of their books and records, by an outside certified public accounting firm.

Item 16 – Investment Discretion

The Advisory Firm usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, the Advisory Firm observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, the Advisory Firm's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments.

Investment guidelines and restrictions must be provided to the Advisory Firm in writing.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, the Advisory Firm does not have any authority to and does not vote proxies or direct corporate actions on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies and providing direction on corporate actions for any and all securities maintained in client portfolios. The Advisory Firm may provide advice to clients regarding the clients' voting of proxies. In the event the Advisory Firm is a named Guardian or Trustee, it shall exercise its rights and responsibilities to vote proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about the Advisory Firm's financial condition. The Advisory Firm 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. The Advisory Firm does not require or solicit prepayment of more than $ 500 in fees per client, six months or more in advance. On an annual basis, the Firm undergoes a formal balance sheet audit, conducted by an independent certified accounting firm. The resulting Independent Auditor's Report is then submitted to the appropriate regulatory body. The most recent such audit has been completed for the period ending December 31, 2023, and has been submitted, as required.

Item 19 – Requirements for State-Registered Advisers

SYNERGOS Financial Group, L.L.C. dba OSBORN Wealth Management, also dba Wealth & Wellness Group is a State-Registered Advisor, currently registered in the states of Indiana and Michigan. The Advisory Firm intends to comply with all disclosure requirements of these states and believes it has done so in this document and the Agreements that are expressly executed by each client.