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## **BALANCED WEALTH STRATEGIES, LLC**

### **Form Part 2A of Form ADV**

April 17, 2025

This wrap fee program brochure provides information about the qualifications and business practices of Balanced Wealth Strategies LLC. If you have any questions about the contents of this brochure, please contact us at (561) 889-3503.

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 Balanced Wealth Strategies LLC is also available on the SEC's website at <https://www.adviserinfo.sec.gov>. Balanced Wealth Strategies LLC CRD number is: 334662.

Registration as an investment adviser does not imply a certain level of skill or training, it is used only to reflect the status of the firm with respect to Section 203 of the Investment Advisers Act of 1940.



## **Item 2: Material Changes**

Initial filing - Balanced Wealth Strategies, LLC has not filed an annual updating amendment to this Wrap Fee Program Brochure, therefore there are no material changes to this brochure to report.

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Section headings are keyed to SEC form ADV 2A. If sections of the form are not applicable, this document will so state.



## Item 4: Advisory Business

Balanced Wealth Strategies LLC was organized in November 2024. The principal owner is Mark Burger, CPA.

Balanced Wealth Strategies LLC provides portfolio management to clients under wrap fee programs associated with broker dealer portfolio wealth managers. Portfolio management fees are withdrawn directly from the client's accounts with the client's written authorization.

Each of our services is tailored to your individual needs. We begin our process through an extensive interview with you and anyone you choose to join in. We help you identify the appropriate financial goals for your individual needs. Based on your individual needs we will then introduce you to an excellently qualified wealth manager who will help you decide the allocation of your investments and will tailor the specific investments to maximize your opportunity to meet your financial goals as well as making sure they follow your specific instructions regarding any restrictions you may impose on investing in certain securities or types of securities.

At Balanced Wealth Strategies LLC, you will never pay a fee to us directly for our assistance with your investment services. All of our clients pay an all-inclusive wrap fee to the wealth manager, which consists of a percentage of the assets invested under their management. We then receive a portion of that fee from the wealth manager.

Balanced Wealth Strategies LLC does not directly manage any client's investments. Our services are limited to reviewing your current investment allocations with you and your wealth manager and helping to determine if any reallocations of those investments would be appropriate for you. The selected wealth manager is given total discretion on the specific investments being made under their control. Their fee is based on a percentage of the investments they manage.

## Item 5: Fees and Compensation

Balanced Wealth Strategies LLC does not charge a fee for their wealth management services. We are compensated directly by the selected wealth manager. That fee is prearranged at an agreed upon rate of 25-40% of the fees which they charge. Their fee is set at 1% per annum for all accounts under \$5 million and can be reduced below that for accounts over that amount based on the facts and circumstances of that investor's situation.

Those fees are deducted from the investor's account on a quarterly basis.

The fees charged by the wealth manager are all inclusive and no additional fees of any kind are charged to the investor.



All of our clients have the option of purchasing investment products that we have recommended through other brokers or agents with which we are not affiliated.

Balanced Wealth Strategies LLC does not collect any commissions or fees of any kind from the sale of investment products.

Balanced Wealth Strategies LLC does not receive any additional fees from any commissions or markups that might be charged to their clients by the wealth manager or any other agent of that client.

Balanced Wealth Strategies LLC does not charge a fee for financial planning services.

## **Item 6: Performance Based Fees and Side by Side Management**

Balanced Wealth Strategies LLC does not receive any performance-based fees. Our fees, which are all received directly from the selected wealth manager, are based solely on the value of the assets under their management.

## **Item 7: Types of Clients**

Balanced Wealth Strategies LLC offers investment advisory services through wrap-free agreements with Portfolio Managers to the following types of clients:

- Individuals.
- Corporations and other businesses.
- Trusts.
- Estates.
- Charitable organizations.
- Pension and Profit-Sharing Plans.
- Employee Benefits Plans.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

Balanced Wealth Strategies LLC begins their process of analysis and determining investment strategies for each client with an extensive interview with the client to help them determine their risk tolerance and long and short-term investment goals. Once those are established, we help our clients select the appropriate allocation between equity type investments and fixed income type investments. Investing of either of these types of asset classes involves risks of loss that each client should be prepared to bear.

We believe in reducing the risk of loss through the use of ETF's and mutual funds, which offer diversification and significantly reduces the risk of loss. Fixed income investments are either accomplished through bond funds or if the amount of those investments is significant enough the wealth manager will select a bond manager to purchase individual bonds at no extra cost to the client.

However, despite all of our best attempts to reduce risk the following are examples of investment risk that all of our clients need to be aware of: equity risk which is the risk of



loss because of the drop in the market price of shares; interest rate risk which is the risk that if interest rates go up the value of the investors bonds will go down; and credit risk which is the risk that the company or municipality that owes payment on their bond will be unable pay the interest and or the principal on its obligation.

Our strategies are intended to be passive and do not include active trading. These strategies are meant to focus on preserving wealth rather than creating new wealth. We always perform a “stress test” on the proposed investment strategy to illustrate how the strategy would have performed during a significant downturn in the stock market. We believe this best helps our clients understand their risk of loss. Our strategies are not intended to significantly outperform current market performances, but to make sure our clients are actually getting as close to the benchmarks based on their specific allocation as possible.

Balanced Wealth Strategies LLC does not ever recommend a specific type of investment. Only the wealth manager makes those recommendation.

## **Item 9: Disciplinary Information**

At the time of this printing there have been no legal or disciplinary actions or events of any kind against Balanced Wealth Strategies LLC, or against Mark J Burger, CPA its principal owner.

## **Item 10: Other Financial Industry Activities and Affiliations**

Balanced Wealth Strategies LLC nor any of its management persons are a registered broker dealer, nor a registered representative of a broker dealer nor does it have any applications pending to be either of those.

Balanced Wealth Strategies LLC nor any of its management persons are registered or have an application pending to register as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of such types of entities.

Balanced Wealth Strategies LLC currently has a solicitor’s agreements with UBS, which pays us 25% of the fees they charge our clients, and Wells Fargo Advisors, which pay us 40% of the fees they charge our clients. We do not believe this creates a material conflict of interest because as part of the services we provide we review the allocations of the investments including the performance of specific investments to ensure that they remain aligned with our client’s risk tolerance and investment objectives. We currently do not have any other type of arrangement with any other wealth manager. However, if such an agreement is reached with another wealth manager in the future the same actions will be performed as stated above.

Mark J Burger CPA, the principal owner of the company, is also the sole owner of Mark J Burger PA, a Florida and New Hampshire based accounting firm. We believe this is to



our client's benefit as it helps to create the maximum amount of tax efficiency within our clients' investments and does not represent a material conflict of interest.

Balanced Wealth Strategies LLC nor any of its management persons do not have any other financial relationships or arrangements that are material to our advisory business other than that described above.

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

Balanced Wealth Strategies LLC has adopted the code of ethics pursuant to SEC rule 204A-1. Our code of ethics includes the following: always maintaining our fiduciary responsibility to our clients by prohibiting any advisory services that place our financial interests ahead of our clients' financial interests; protecting our client's private information; and reporting any potential conflicts of interest to our clients. We will provide a copy of our code of ethics to any client or prospective client upon their request.

None of the representatives of Balanced Wealth Strategies LLC are permitted to ever recommend any investment in which they have a material financial interest. This is enforced by the rule that no one at our company can make any specific investment recommendation that has not been first presented by the selected wealth manager. That wealth manager is also prohibited from making any recommendation that does not include a ready public market for that investment.

## **Item 12: Brokerage Practices**

Balanced Wealth Strategies LLC does not permit any broker-dealer they recommend to their clients to charge more than a 1% all-inclusive fee based on asset value. In addition, we will only recommend a broker-dealer that is a part of a highly regarded financial institution and only to any specific wealth manager that has a record of no unresolved disciplinary or legal matters pending or settled against them.

Balanced Wealth Strategies LLC does not receive any research or other products or services other than execution from a broker-dealer or a third party in connection with client securities transactions.

Balanced Wealth Strategies LLC does not take into consideration when selecting or recommending a broker-dealer their history of making client referrals to us; We do not encourage such referrals.

Balanced Wealth Strategies LLC does not ever direct any specific transactions. We do not ever have any authorization to do so, nor would we ever accept that responsibility. All of our clients' transactions can only be executed by the selected broker-dealer.

There are no conditions under which any of our clients' purchases or sales would be

aggregated with other clients' transactions.

### **Item 13: Review of Accounts**

Balanced Wealth Strategies LLC reviews all of our clients' accounts along with the selected wealth manager either monthly, quarterly, semi-annually, or annually based on our client's preference. A review will be performed in other than a periodic basis upon either the client's request or at any time when the prevailing investment environment requires immediate reviews to determine if changes are necessary. During these reviews we discuss the performance of the portfolio since the last such review as well as the performance since inception. We also discuss the client's current allocation between equities and fixed income and determine if any changes should be made to the allocation as it exists at that time.

Prior to each review the client receives a written report detailing their investments performance along with a comparison to the benchmarks for their specific allocation.

### **Item 14: Client Referrals and Other Compensation**

Balanced Wealth Strategies LLC only receives compensation from anyone providing investment advice or other advisory services as described under Fees and Compensation.

We do not compensate any of our agents or related persons for client referrals.

### **Item 15: Custody**

Balanced Wealth Strategies LLC does not ever have or accept any authorization to maintain custody of any of our client's investments.

### **Item 16: Investment Discretion**

Balanced Wealth Strategies LLC does not ever accept discretionary authority to manage securities accounts on behalf of our clients. This authority can only be granted with our client's consent to the selected wealth manager.

### **Item 17: Voting Client Securities**

Balanced Wealth Strategies LLC does not and will not accept authority to vote client securities on their behalf.

### **Item 18: Financial Information**



Balanced Wealth Strategies LLC does not accept or charge any prepayment of fees from clients more than six months in advance of performing any services.

Balanced Wealth Strategies LLC has not been the subject of a bankruptcy petition at any time.

## **Item 19: Requirements for State Registered Advisors**

Mark J Burger CPA is the principal executive officer of Balanced Wealth Strategies LLC. He has been a FL licensed CPA since 1987 and a New Hampshire Licensed CPA since 2015. He has been providing income and estate tax planning since 1987. He must comply with strict continuing education courses each year to maintain his licenses which he has complied with every year.

Mark J Burger is also the sole owner of Mark J Burger PA which provides various accounting and tax services to their clients. He spends approximately 90% of his time to that company.

Neither Mark J Burger nor Balanced Wealth Strategies LLC receive any performance-based fees.

Neither Mark J Burger nor Balanced Wealth Strategies LLC has ever been involved in nor found liable in any arbitration claims nor any civil, self-regulatory organization or administrative proceedings.

Neither Mark J Burger nor Balanced Wealth Strategies LLC maintains any relationship with any issuer of securities.