



**U.S. Securities and
Exchange Commission**

Registered Investment Adviser (RIA)

The Core Disclosures (Form ADV Part 2A)

This is the "Firm Brochure" you must provide to clients. It must be written in plain English as required by SEC rules .

Black Shield Corporation Investment Advisors

Date of Brochure: 26 November, 2024

Contact: Chief Compliance Officer

Website: www.truewealthvest.com

Item 1 – Advisory Services

TRUE WEALTH GROUP is a registered investment adviser based in the United States of America. We offer discretionary portfolio management to individuals, high-net-worth families, and retirement plans. We generally require a minimum account size of \$100,000, which may be waived at our discretion.

We primarily utilize long-term value investing, passive ETF and growth strategy. In addition to asset management, we provide financial planning and consulting services, which may include retirement projections, estate planning consultation, and tax strategy.

Item 2 – Fees and Compensation

Asset Management Fee: Our fee is calculated based on your assets under management (AUM). The annual fee is 2.5% on the first \$1,000,000 and 2.0% on the balance over \$1,000,000.

Billing: Fees are deducted pro-rata quarterly in advance (or arrears) directly from your account.

Other Costs: Clients pay pro-rata share of custodial fees (e.g., Schwab/Fidelity), brokerage commissions, and mutual fund expense ratios.

Item 3 – Types of Clients

We generally provide services to individuals, trusts, estates, and small business retirement plans.

Item 4 – Methods of Analysis, Investment Strategies, and Risk of Loss

Methods: We utilize fundamental analysis of financial statements and macroeconomic trend analysis.

Risks: All investments carry the risk of loss. Investing in securities involves risk of loss that clients should be prepared to bear, including the potential loss of principal. Past performance is not indicative of future results. We do not guarantee a profit or protection against loss.

Item 5 – Code of Ethics

We have adopted a Code of Ethics that requires all supervised persons to act with integrity and in the best interest of our clients. Our Code restricts personal trading and requires reporting of personal securities holdings to prevent conflicts of interest .

Item 6 – Brokerage Practices

We generally recommend Charles Schwab or Fidelity as custodian. We seek "Best Execution" of trades, but we may not necessarily obtain the lowest possible transaction cost if we believe the quality of the service is superior.

Item 7 – Client Referrals and Conflicts

We do not pay referral fees to solicitors. However, if Black Shield Corporation provides financial planning and the client implements that plan using our asset management services, a conflict of interest may exist because we receive a higher overall fee.

Item 8 – Information Security

We maintain physical, electronic, and procedural safeguards to protect client records .

The Client Agreement

This is the legally binding contract between the RIA and the client.

1. Appointment. The Client hereby appoints Black Shield Corporation ("Adviser") to act as investment adviser for the Client. The Adviser accepts this appointment subject to the terms of this Agreement.

2. Services. The Adviser shall manage the investment portfolio and provide supervisory services. The Adviser shall not be required to pay any taxes or charges imposed upon the assets in the Account.

3. Authority. The Client grants the Adviser Discretionary Authority to buy, sell, and exchange securities without prior consultation.

4. Proxy Voting. The Adviser will not vote proxies on behalf of the Client. All proxies will be forwarded directly to the Client by the custodian.

5. Compensation. The Client agrees to pay an advisory fee based on the net assets in the Account, calculated as described in the Form ADV Part 2A (Firm Brochure). The Client authorizes the Adviser to deduct fees directly from the Account via the Custodian.

6. Termination. This Agreement may be terminated by either party at any time, effective upon receipt of written notice. Fees are prorated upon termination.