

## Client Relationship Summary ("Form CRS")

### **Introduction**

Wise Wealth, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services**

#### ***What investment services and advice can you provide me?***

We offer investment advisory services to retail investors. We use the services of subadvisors to manage your assets on a discretionary basis and in accordance with your stated investment objectives, time frame, risk parameters and other investment considerations. We provide consulting and advisory services in overseeing the subadvisors. Our discretionary authority also allows us to reallocate account holdings and to make subadvisor changes without consulting with the client.

We do require a minimum asset size of \$100,000 to open an account with us. This requirement is waivable at our owner's discretion.

#### ***Additional Information:***

You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure.

#### ***Conversation Starters:***

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

### **Fees, Costs, Conflicts, and Standard of Conduct**

#### ***What fees will I pay?***

Our management fee for investment advisory services is based on a percentage of assets under management in your accounts. Our management fee is calculated and collected quarterly in arrears. The management fee schedule is:

<b><u>Custodian Reported Account Value</u></b>	<b><u>Annual Management Fee</u></b>
The First \$1,000,000	1.00%
The Next \$2,000,000	1.00%
The Next \$2,000,000	.75%
Above \$5,000,000	.50%

The fee is tiered. A tiered fee means the applicable rate will be applied to the fair market value in each applicable range of account value. For example, an account with a quarter-end value of \$3,500,000.00 will be charged at a rate of 1.00% for the first \$3,000,000 and .75% for the remaining \$500,000. Because our fee is based on the amount of assets in your account, we have an incentive to encourage you to increase the assets in your account.

Our management fee is separate from the subadvisor's management fee. The maximum subadvisor management fee is 0.50%. Additionally, our management fees do not include custodian charges such as brokerage commissions and transaction fees. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in each fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our management fee and we do not receive any portion of these commissions, fees, and costs.

#### ***Additional Information:***

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure

**Conversation Starter:**

“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

- a) Many of our investment adviser representatives are independent life and health insurance agents, and they may recommend insurance products to clients. This other activity pays them commissions that are separate from our fees and give them a financial incentive to recommend and sell insurance products to you.
- b) Our owner is the co-owner of Bright Portfolios, LLC, a registered investment adviser and subadvisor to some of our portfolios. Bright Portfolios, LLC charges a management fee separate from our management fee. Our owner receives a portion of this fee, which creates a financial incentive to recommend Bright Portfolios, LLC as a subadvisor to you.

**Additional Information:**

You can find more detailed information about our conflicts of interest in our Item 10 of Firm Brochure.

**Conversation Starter:**

“How might your conflicts of interest affect me, and how will you address them?”

**How do your financial professionals make money?**

Our financial professionals get paid in one of several ways:

- 1. Some are salaried employees
- 2. Some split between a partial salary and a portion of the management fees and insurance commissions
- 3. Some are paid exclusively through a portion of the management fees and insurance commissions

**Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** No

**Additional Information:**

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:**

“As a financial professional, do you have any disciplinary history? For what type of conduct?”

**Additional Information**

**You can find additional information about our investment advisory services and request a copy of our relationship summary**

Website: [www.wisewealth.com](http://www.wisewealth.com)

Address: 11 SE 2<sup>nd</sup> Street, Lee’s Summit, MO 64063

Email: [info@wisewealth.com](mailto:info@wisewealth.com)

Telephone: (816) 246-9473

**Conversation Starter:**

“Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”