

WILON WEALTH MANAGEMENT

FORM CRS - CLIENT RELATIONSHIP SUMMARY

FEBRUARY 9, 2024

Wilson Wealth Management is an investment advisor registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including financial planning, asset management, and selection of third-party managers. We primarily manage your portfolio by allocating assets among various mutual funds and exchange-traded funds using one or more of our model portfolios or recommend a third-party manager. Wilson's financial planning services help individuals and families identify, clarify, and act upon their financial and life goals.

Asset management is provided on a discretionary or non-discretionary basis. Discretionary means the trading activity within your account is entered by us without receiving prior authorization for each trade. For non-discretionary, you make the ultimate decision regarding the purchase and/or sale of investments. An Investment Policy Statement will be completed for each client to detail the specific financial needs, the goals, and any restrictions on investing in certain securities or types of securities.

Wilson reviews investment management accounts at least quarterly. More frequent reviews may be provided upon request by a client or in the event of unusual market activity. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

Wilson generally requires clients to have a minimum of \$250,000 in investable assets. This threshold has been established to allow Wilson to provide a high level of personal service and attention which we believe our clients deserve.

For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

Conversation Starters. Questions to ask us:

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

What fees will I pay?

Our fee for investment management is based on a percentage of your assets under our management. All fees are agreed upon prior to entering into a contract. We typically deduct our fee from one or more of your investment accounts on a monthly basis, in arrears. Because our investment management fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an ongoing incentive to increase the assets in your advisory account.

Wilson may provide financial planning services for an hourly rate or fixed fee. The total financial planning fee is based on the scope and complexity of the client's situation. The flat fee charged is from \$2,500 up to \$15,000 with hourly fees ranging between \$150 and \$350.

The broker/dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other product-level fees.

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.

Conversation Starters. Questions to ask us:

- 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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money may create some conflicts of 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.

- **Third-Party Payments:** Individuals providing advice on behalf of our firm are also registered representatives with a broker-dealer. These individuals receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned by these individuals is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received.
- **Other Third-Party Payments:** Individuals providing investment advice on behalf of our firm are also licensed as independent insurance agents. These individuals will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you which will generate commissions.

Conversation Starters. Questions to ask us:

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

How do your financial professionals make money?

Our financial professionals are compensated by a salary and bonuses based on their duties and the revenue our firm earns from its financial planning and advisory services.

Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals.

Conversation Starters. Questions to ask us:

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

Additional Information

For additional information about our services, you may visit the SEC's website at adviser.info.sec.gov by searching CRD #313185. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (515) 225-9500.