

Eads & Heald Wealth Management

Client Relationship Summary (aka, "Form CRS") – As of December 31, 2023

Eads & Heald Wealth Management (henceforth "EHWM") is Federal-registered with the U.S. Securities & Exchange Commission as an investment advisor. It is important for retail investors to understand that investment advisory services and fees can differ from brokerage services and fees. Retail investors should learn the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

EHW M offers wealth management services. Wealth management includes services such as investment portfolio management and financial planning.

Description of Services: We offer investment management/advisory services and/or financial planning services (together, these combined services are often called "wealth management"). EHW M offers separately managed investment portfolios for nearly any type of client wishing to be invested in the stock or bond markets. The firm manages investment portfolios for individuals, families, corporations or business entities, retirement plans, pension plans, trusts, endowments, foundations, family limited partnerships and other types of accounts. EHW M's advisory services are customized to the individual needs of each client. EHW M can and does work with clients under your broker's Wrap Fee program.

As part of our service, EHW M provides ***ongoing monitoring*** of the investment assets and takes action as necessary to rebalance and reallocate the portfolio, quarterly at a minimum. Clients agree that EHW M shall have ***full and complete discretion*** to direct the investment and reinvestment of assets. The relationship with Standalone Financial Planning clients ends upon the delivery of the financial plan; in these cases, the client makes the final decisions regarding investment purchases or sales.

Clients may impose trading restrictions for their accounts. In such cases, it is possible that investment restrictions or other decisions may be outside the control of EHW M, and EHW M may have limited discretion. EHW M does not sell proprietary investment products.

Account Minimums: Our minimum portfolio size is typically \$250,000, but can vary depending on a variety of factors.

Additional Information: May be found via our website at www.EadsHeald.com. Our Form ADV Parts 1 & 2 are also available as references.

Questions You Should Ask When Interviewing Financial Professionals:

- "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?

EHW M charges fees quarterly as a percentage of assets under management or a fixed fee, depending on the services chosen by the client. Fees which are calculated as a percentage of assets under management can align our interests with your interests. If we grow your portfolio's value, everyone benefits. While you might pay more on a dollar-basis for larger asset sizes, EHW M does not badger clients to place more assets with our firm. Be on the lookout for firms that ask you to increase your asset sizes, such as suggesting that you roll over a 401(k).

Different asset-based fees may exist for different brokerage firms. Asset-based fees for wrap fee programs usually include most transaction costs and fees and, therefore, may be higher than a typical asset-based advisory fee. EHWM does not charge any other fees beyond what is disclosed above. Clients might incur third party fees such as trading commissions or other transaction costs.

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. We are happy to send you our specific fee information upon request. We can be reached via our website at www.EadsHeald.com or (770) 988-9556. Our Form ADV Parts 1 & 2 are also available as references.

Questions You Should Ask When Interviewing Financial Professionals:

- “Help me understand how these fees and costs might affect my investments. If I give you \$100,000 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 is an example to help you understand what this means.

Be on the lookout for firms that ask you to increase your asset sizes, such as suggesting that you roll over a 401(k). *We are a “fiduciary”* to our clients. This means that we have a fundamental obligation to act in your best interests and to provide investment advice in your best interests. We will not engage in any activity in conflict with the interest of our clients.

Questions You Should Ask When Interviewing Financial Professionals:

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

Additional Information may be found via our website, specifically our “FAQ’s”, at <https://www.EadsHeald.com/faq-s>. Our Form ADV Parts 1 & 2 are also available as references.

How do your financial professionals make money?

All staff are paid a fixed annual salary. EHWM does not pay bonuses, commissions, performance compensation or any other employee payments that might create a conflict of interest for our clients.

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

No! The government operates a few resources you might find useful. Consider www.Investor.gov/CRS for a free and simple search tool to research financial professionals.

Questions You Should Ask When Interviewing Financial Professionals:

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

Investors can find additional information about Eads & Heald Wealth Management from a number of sources. Our website is www.EadsHeald.com. Our phone number is (770) 988-9556. Feel free to request a copy of this relationship summary.

Questions You Should Ask When Interviewing Financial Professionals:

- “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?”