

Client Relationship Summary “Form CRS” - March 23, 2023

Introduction

Wade Financial Advisory, Inc. (“WFA”) is registered with the Securities and Exchange Commission as an investment adviser based in Campbell, California.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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?

We offer investment advisory services to retail investors. We will meet with you to identify and discuss your financial goals, financial needs and the level of investment risk that you are willing to bear. We will then help you build a portfolio of investments utilizing mutual funds, exchange traded funds (“ETFs”), stocks, bonds, and possibly other investments, that can help you meet those goals and financial needs. WFA also offers financial planning services combined with wealth management services or on a standalone basis. Financial planning can address many aspects of your financial needs from retirement and estate planning to education planning and more.

You can authorize us with discretion to trade your account and execute buy and sell trades on your behalf. We can also discuss recommended trades with you, and then you can decide whether or not to execute the trades.

As part of the standard services WFA provides, WFA monitors the investments in your account on an ongoing basis and conducts account reviews at least annually. WFA recommends to you are meeting your financial goals. Additional information can be found by reading Items 4, 5, 8, 12, and 13 in our [Form ADV 2A Brochure](#).

*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 and other qualifications? What do these qualifications mean?*

What fees will I pay?

WFA has no minimum account size. WFA’s annual management fee is generally up to 1.00% of client assets under management but may vary. WFA’s fees are billed quarterly in advance based on your account’s quarter end value and debited from your account. Because WFA is paid based on the assets in its clients’ accounts, there is an inherent incentive for WFA to encourage a client to increase the assets under management in their account to earn higher fees. Additional information can be found by reading Items 4 and 5 in our [Form ADV 2A Brochure](#).

For ERISA plans, WFA’s annual management fee ranges from 0.30% to 0.625% of plan assets under management. Fees are billed quarterly in advance based on the plans account’s quarter end value. Payment is due within 10 days from the date of the invoice. Additional information can be found by reading Items 4 and 5 in our [Form ADV 2A Brochure](#).

WFA’s annual retainer for combining financial planning and wealth management services is based on the complexity of a client’s situation and the specific services rendered. Ongoing annual retainers for combined services are generally priced at four levels: \$1,200 \$2,000, \$4,000, or \$8,000. The fee is payable quarterly in advance and due within ten days of invoice. Fees exclusively for Financial Planning are billed either at the time or service, or as arranged monthly or quarterly, according to the contract and are due within ten days from the date of the invoice. For additional information on our financial planning services please see Items 4 and 5 of our [Form ADV 2A Brochure](#).

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Description of Other Fees and Costs

You will be charged additional fees and/or expenses by third parties that include, but are not limited to, custodial fees, brokerage commissions, mutual fund fees, and transaction fees. WFA may recommend a sub-advisor to manage a portion of your assets. The sub-advisor will charge management fees that are separate from WFA’s management fees. WFA does not receive any portion of these commissions, fees and 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. Additional information is available by reading Items 5, 12 and 15 of our [Form ADV 2A Brochure](#).

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 that means:

WFA has many clients, which means that our financial professionals may have a conflict in allocating time and investments to different clients. To address this conflict, WFA has procedures to equitably allocate investment opportunities and additional processes in place to monitor client portfolios. In addition, certain custodians used by clients provide WFA non-economic benefits such as research publications and technology platforms to assist WFA in managing our business. Clients can choose their own custodians. Lastly, WFA has individuals who charge separately to prepare taxes. Clients are not obligated to retain WFA tax professionals. For additional information and conflicts, please read Items 5, 10, 11, 12, 14 of our [Form ADV 2A Brochure](#).

*How might your conflicts of interest affect me and how will you address them?
How do your financial professionals make money?*

WFA and our financial professionals make money by contracting with new clients and increasing assets under management.

Disciplinary History

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

No, WFA and our financial professionals do not have any legal or disciplinary history to report. Additional information can be found in Item 9 in our [Form ADV Part 2A Brochure](#). Please visit Investor.gov/CRS for a free and simple search tool to research WFA and our financial professionals.

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

Additional Information

*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?*

Please contact us at (408) 369-7399 or rachael@wadefa.com for additional information about our investment advisory services or to request a copy of this relationship summary.