

Wheat Givens Financial, LLC (“WGF”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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?

WGF provides Financial Planning and Investment Advisory Services combined in the WGF Wrap Fee Program. WGF is the sponsor and sole portfolio manager of the Wrap Fee Program. We offer you investment advice on a regular basis. That advice will include defining your investment goals, designing a strategy to reach those goals, and monitoring your account. Account monitoring occurs approximately once per month but no less frequently than nine times per year. We will manage your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance) or on a non-discretionary basis (we will obtain approval from you prior to executing any transactions so you make the ultimate decision regarding the purchase or sale of investments). There is no minimum account size for becoming a client of WGF.

Financial Planning clients are provided with a written comprehensive financial plan that is presented to you to illustrate your current financial situation and objectives and to provide you with specific recommendations of how your goals can best be attained. Plans can encompass planning around your Personal Investments, Insurance, Retirement, Company Benefits, Social Security, Estate, Cash Flow, and other aspects of your finances.

For additional information, please see Form ADV, Part 2A & Wrap brochures at <https://www.wheatgivens.com/disclosures>.

Conversation Starter. Ask your financial professional—

- *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?

WGF charges a quarterly investment advisory fee based on your assets under management. Fees per household will not exceed the following maximums:

0.25% per calendar quarter (1.00% annualized) up to and including \$500,000
0.125% per calendar quarter (0.50% annualized) for amounts in the household accounts above \$500,001

**No fees will be charged for short-term assets (money market funds, CDs) held in accounts.*

This is a blended fee schedule, meaning different asset levels are assessed different fees, then combined for a total investment fee. WGF Wrap Program fees are computed and payable quarterly in advance during the first month of each calendar quarter and will be calculated based on the market value of the client account assets held on the last day of the prior quarter. Fees shall be deducted from the client’s Wrap Fee Account on a quarterly basis unless otherwise instructed by the client.

WGF, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

WGF pays all custodian fees and transaction fees for all accounts under this Wrap Program. The asset-based fees you will pay for our wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets and, therefore, are higher than a typical asset-based advisory fee. You may pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our advisory fee even if there are no transactions within the account.

The more assets there are in a client’s account, the more a client will pay in fees. Therefore, WGF has an incentive to encourage the retail investor to increase the assets in his or her account.

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. For additional information, please see Form ADV, Part 2A & Wrap brochures, which can be found at <https://www.wheatgivens.com/disclosures>.

Conversation Starter. Ask your financial professional—

- *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:

- WGF charges fees based on your account balance, therefore, WGF has a financial incentive for you to increase your account balance. However, WGF acts as a fiduciary, meaning WGF will always put the interests of our clients ahead of the interests of our firm.
- Phil Wheat and Lori Givens are, and future investment advisory representatives will also be, registered representatives offering securities through United Planners Financial Services of America (“United Planners”), a registered securities broker-dealer, member of the Financial Industry Regulatory Authority (“FINRA”). Should clients implement recommendations through Advisory Representatives, Advisory Representatives may receive commissions in addition to the advisory fees (however, WGF reduces advisory fees by the amount of any commission received). Commissions paid through United Planners may be higher or lower than at other broker/dealers. Additionally, account maintenance costs and transaction costs may be higher or lower at United Planners than at other broker/dealers. Clients are not obligated to implement recommendations through Advisory Representatives or through United Planners. In addition, Phil Wheat is Limited Partner of United Planners, and profits indirectly from the overall success of the company.
- Phil Wheat and Lori Givens are both licensed independent insurance agents and place life insurance business through several independent insurance brokers. A conflict of interest exists when WGF recommends a commission-based product. Clients are under no obligations to purchase insurance through WGF and can purchase the recommended insurance product from another agent.

Conversation Starter. Ask your financial professional—

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

For additional information, please see Form ADV, Part 2A & Wrap brochures at <https://www.wheatgivens.com/disclosures>.

How do your financial professionals make money?

Through WGF, our financial services professionals are compensated based on the percentage of assets they manage as a portion of the total advisory fees received by us. All financial professionals are also Registered Representatives of United Planners Financial Services of America (“United Planners”) and as such, are eligible to receive commissions for brokerage products. Further, some of our financial professionals are licensed to sell insurance products and receive commissions for the sale of those products. Clients are under no obligation to purchase any products and services offered by our financial professionals from these other activities.

Do your financial professionals have legal or disciplinary history?

No; neither Wheat Givens Financial nor our professionals have any legal or disciplinary history. Visit www.Investor.gov/CRS for a free and simple search tool to research your financial professionals.

Conversation Starter. Ask your financial professional—

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

Additional Information

For additional information about our investment advisory services, fees, or other information, please see our firm’s Form ADV & Wrap brochures at <https://www.wheatgivens.com/disclosures>. If you would like additional, up-to-date information or a copy of this summary, please call our office at 214-385-2415.

Conversation Starter. Ask your financial professional—

- *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?*