

<p><u>Item 1:</u> Introduction</p>	<p>Voyager Wealth Management, LLC is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences between them.</p> <p>Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.</p>
<p><u>Item 2:</u> What investment services and advice can you provide me?</p>	<p>We primarily offer investment advisory services to retail investors. We also offer investment advice to company retirement plans and not-for profits. The principal services we offer are investment management services where, after conducting a personalized assessment, we invest your assets in accordance with your investment objectives, risk tolerance and financial circumstances. We include financial planning services in the services we offer portfolio management clients to those clients that want financial planning. We typically invest client assets in mutual funds (stock and bond) and exchange traded funds (ETFs) on a discretionary basis.</p> <p>If you utilize our investment management services, you will typically give us discretionary authority to trade the assets in your account through a limited power of attorney contained in your client agreement with us. We will monitor the holdings and performance of the investments we make for you on an ongoing basis and will provide you with periodic reports about the performance and holdings of your account. We generally require new clients to have an account minimum of \$250,000, but reserve the right to waive account minimums under appropriate circumstances.</p> <p>For additional information, please refer to our ADV Part 2A brochure, especially Item 4 (Advisory Business), Item 7 (Types of Clients), Item 13 (Review of Accounts), and Item 16 (Investment Discretion).</p> <p><u>Conversation Starters. Ask your financial professional</u></p> <p><i>“Given my financial situation, should I choose an investment advisory service? Why or why not?”</i></p> <p><i>“How will you choose investments to recommend to me?”</i></p> <p><i>“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”</i></p>
<p><u>Item 3:</u> What fees will I pay?</p>	<p>Our advisory fees are "asset based" meaning that the fee we charge is based on a percentage of the value of the assets in your managed portfolio account according to the fee schedule in your advisory agreement with us. This means the more assets there are in your account and the higher the value of those assets, the more you will pay to us in fees. Our firm may therefore have an incentive to encourage you to increase the assets in your account. The fee as a percentage of assets does go down as the account size increases to certain levels. Our fees are listed in our client agreements and described in greater detail under Item 5 of our Form ADV Part 2A brochure.</p> <p>In addition to our fees, you will be responsible for other fees and expenses associated with the investment of your assets. Such other fees and expenses include charges the custodian may charge, including ticket charges, wire fees, transfer fees, bank charges and other fees and taxes. You will also pay the fees and expenses associated with investment advice including the expense ratios of your investment, including mutual funds and ETFs in which you invest.</p>

	<p>For additional information, see Item 5 of our Form ADV.</p> <p><i>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.</i></p> <p>Conversation Starters. Ask your financial professional</p> <p><i>“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?”</i></p>
<p>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?</p>	<p><i>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.</i></p> <p>We have “soft dollar” arrangements with certain broker-dealers under which we execute securities transactions through the custodian, and, in exchange, the custodian provides us with research products or services. Broker-dealer custodians that we recommend to clients, and with whom we have an institutional relationship provide us, without cost or at a discount, support services or products.</p> <p>For additional information about these conflicts and how we address them, please refer to Items 5 and 12 of our Form ADV Part 2A brochure.</p> <p>Conversation Starters. Ask your financial professional</p> <p><i>“How might your conflicts of interest affect me, and how will you address them?”</i></p>
<p>How do your financial professionals make money?</p>	<p>Our Firm’s financial professionals are compensated through salary and bonus or a share of the Firm’s profits. A portion of that compensation is correlated to the amount of client assets they service, the revenue our Firm earns from the financial professional’s services and/or whether the financial professional has been successful in increasing amount of client assets under the Firm’s management. This gives the financial professional an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us. For additional information, please refer to Item 5 of your financial professional’s ADV Part 2B Brochure Supplement. Compensation of our Firm’s financial professionals is unrelated to the type of product client assets are invested in.</p>
<p>Item 4: Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. You can go to Investor.gov/CRS for free and simple search tool to research our firm and our firm’s financial professionals.</p> <p>Conversation Starters. Ask your financial professional</p> <p><i>“As a financial professional, do you have any disciplinary history? For what type of conduct?”</i></p>
<p>Item 5: Additional Information</p>	<p>For additional information about our investment advisory services, and to request a copy of Form CRS, please contact Robert Anderson at (262) 348-9981 or rja@voyager-capital.com.</p> <p>Conversation Starters. Ask your financial professional</p> <p><i>“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?”</i></p>