

# Form ADV Part 3 – Client Relationship Summary

Date: 03/22/2024

## Item 1: Introduction

WEALTH CARE LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Brokerage and investment advisory services and fees differ, it is important for the retail investor to understand the differences. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

What investment services and advice can you provide me? Wealth Care LLC is a fee-only, fiduciary financial advisory firm. Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our minimum fee is \$7500 per year. Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

*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?*

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fee schedule is as follows:

- 1% per year on the first \$1 million dollars that we manage for you, with the caveat that our minimum fee is \$7500 per year.
- .5% per year on the next \$2 million that we manage for you
- .25% per year on assets over \$3 million that we manage for you.

Fee schedules can be modified depending on circumstances. Current client relationships may exist where the fees are higher or lower than the fee schedule above. In addition, negotiated fees for larger accounts are possible. Typically, pension plan management fees begin at .5% per year. Some fixed fee schedules may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship. Fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account, which is usually done at the time of the account application. Wealth Care LLC will also bill clients via electronic payment services (PayPal and AdvicePay) or accept payment by check, upon the client’s request. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Third Party Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. **You will pay fees and costs whether you make or lose money**

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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 generally invest in very low-cost, diversified mutual funds, and rarely invest in funds with expense ratios of more than .8% per year. Please also see our [Brochure](#) for additional details.

*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 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. There are potential conflicts inherent in the financial advisory business. For example, advising a client on whether to prioritize debt reduction or investing presents a conflict because we may make more money if the client does the latter. However, we will always advise the client to do what is in their best interest in every scenario, including this hypothetical scenario. We act as fiduciaries to our clients at all times. We are happy to further discuss our role as fiduciaries with clients or potential clients at any time.

*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? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

## Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No. We encourage you to visit [Investor.gov/CRS](https://investor.gov/CRS) to research us and our financial professionals.

*Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?*

## Item 5: Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/125799> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 321-543-1099.

*Questions to ask us: 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?*

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## Exhibit A – Material Changes to Client Relationship Summary

There are no material changes since the prior Client Relationship Summary.