

Family WMS, LLC is a registered investment advisor with the SEC. We are an investment advisor and provide advisory accounts and services rather than brokerage accounts and services. It is important to understand the differences and fees charged for such. For your convenience, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers and investing.

What investment services and advice can you provide me?

Family WMS was created to be the complete financial solution for high net worth families. Given the complexities of high net worth families, we recognize the need to consolidate professional relationships. We provide quality services with flexibility that is as unique as each of our clients. We meet the individual goals of each of our families through the integration of our teams and services. We have assembled professionals in four core disciplines: Investment Advisory, Tax, Financial Planning and Administration. Our clients chose the services appropriate for their requirements and agree to the annual fee schedule associated with those services. An engagement letter is then drafted for the client's signature and the relationship is managed to the stated agreement. There are different types of advisory accounts you can choose. You can select an advisory account that allows us to buy and sell investments in your account without asking you in advance (a "discretionary account"), or we may give you advice and you decide what investments to buy and sell (a "non-discretionary account").

For our discretionary services, you give your financial professional or an investment manager the authority to buy and sell securities, either absolutely or subject to certain restrictions. This authority varies according to the advisory program, and there is a prohibition against exercising discretion in client accounts unless granted written authority to enter orders on your behalf. For these discretionary services, investment monitoring is offered as part of our standard services and is provided at least annually. For our non-discretionary services, you make the ultimate decision regarding the purchase and/or sale of investments. For these non-discretionary services, investment monitoring is offered as part of our standard services and is provided at least annually. Investment advice may be provided regarding asset allocation, investment portfolio construction, investment selection, or other services as agreed upon by both parties, and there may be limitations on investment offerings.

Our clients have full access to all aspects of their portfolio every day and our staff is available at all times.

Some questions you might ask one of our representatives

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

What fees will I pay?

The fees our clients will pay are based on the value of the individual portfolio at quarter end minus excluded (pre-determined) assets. Clients are billed these fees on a quarterly basis according to a signed engagement letter which details each individual billing policy.

You will pay fees whether you make or lose money on your investments. Fees and costs could reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

A question you might ask one of our representatives

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.

- advisory fees you pay us are based upon assets under management (AUM), the more AUM you invest with our Firm, the higher your fees will be
- you will pay AUM fees regardless of your investment account making money or losing money

Family WMS does not make money in addition to our stated advisory fees. Refer to our Form ADV Part 2A Items 5, 10, 12, and 14 to help you understand what conflicts exist.

A question you might ask one of our representatives

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

How do your financial professionals make money?

All financial professionals of Family WMS are salaried. No other forms of compensation are allowed.

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

No.

[Investor.gov/CRS](https://www.investor.gov/crs) can be used as a free and simple search tool to research us and all our financial professionals.

A question you might ask one of our representatives

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

Additional information about our services can be found on the Firm's website at:

www.familywms.com

You can also request up-to-date information about our firm as well as a copy of our relationship summary by calling **404-961-1051**.

A question you might ask one of our representatives

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?