

## Introduction

Wisdom Financial Services, L.L.C. is an Investment Adviser registered with the Securities and Exchange Commission. We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you.

There are free and simple tools available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

As an investment adviser we offer investment advisory services to retail investors for an ongoing asset-based fee based on the value of your account. Our advisory services include investment management services and our portfolio "MRI" service. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background. We hire sub-advisers for investment management and will regularly monitor your investments on a quarterly basis and rebalance your account, if necessary, as part of our standard services. Please refer to Item 4 of our Form ADV Part 2A for further information.

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. Please refer to Item 16 of our Form ADV Part 2A for further information.

We do limit our advice and services to a limited menu of products and investments offered through Matson Money, Inc. We do not have a minimum account size requirement. Please refer to Item 7 of our Form ADV Part 2A for further information.

### 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 means?*

## What fees will I pay?

Fees and costs affect the value of your account over time. Please ask our representative to give you personalized information on the fees and costs you will pay. The standard advisory fee is based on the market value of the account and is calculated as follows:

	ACCOUNT SIZE	ANNUAL FEE
You will also pay fees charged by the custodian for maintaining your account.	\$1 - \$500,000	0.80%
	\$500,001 - \$1,000,000	0.46%
	\$1,000,001 - \$4,000,000	0.36%
You will pay fees and costs whether you make or	\$4,000,001 And Above	0.21%

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

*Question 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?

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**When we act as your investment adviser**, we must 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.

Our revenue is from the advisory fees we collect from our clients' accounts each quarter. We have an incentive to increase the amount of investments we manage and that could bias our advice. For example, we might be in favor of keeping money in your managed portfolio rather than recommending that you pay off debt or make investments that we do not manage. Our standard advice, however, will be that mortgages or other debt that carries an interest rate higher than the safe fixed-income investments in your portfolio should be paid down or avoided. For additional information on conflicts of interest, please see our Form ADV Part 2A.

*Question to Ask Us:*

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

## How do your financial professionals make money?

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Our Investment Advisors are members/affiliates of the firm and receive on a quarterly basis a portion of the advisory fees that we collect from the accounts each oversees. This compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us. Some also receive commissions from the sale of insurance products, which can impact their recommendations to you.

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

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No, our firm and/or financial professionals do not have legal and/or disciplinary history. Visit [www.investor.gov/crs](http://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

*Questions to Ask Us:*

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

## Additional Information

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You can find additional information about our investment advisory services on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #127385. You may also contact our firm at 1-800-959-8485 or [info@wisdomfinancial.net](mailto:info@wisdomfinancial.net) to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

*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?*

## Exhibit - Changes

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*Change made on January 22, 2024 - We updated the fee schedule for our standard advisory fee.*