

INTRODUCTION

Wise Wealth Management is a fee-based investment adviser and financial planner registered with the Securities and Exchange Commission. The services offered and fees charged by an investment adviser are distinct from those of broker-dealers, and it is important to understand those differences. There are free tools available to research investment firms and financial professionals at www.investor.gov/CRS. Here you will also find educational materials about broker-dealers, investment advisers, and investing in general. This document gives you a summary of the types of services we provide, and how you pay for those services. Throughout this document, you will find “*conversation starters*.” These are questions you can ask us to clarify or augment what is described here.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We provide fee-based investment advisory and financial-planning services to high-net worth individuals, small businesses, trusts, and charitable organizations. When you engage our services, you complete a comprehensive information gathering and risk tolerance assessment. While reviewing your answers, we will discuss your current financial situation, existing resources and income, investment goals, timeframes for needing to access your money, and risk tolerance. Based on what you communicate, we’ll design a strategy to help you achieve your investment goals thru a portfolio of appropriate investments and financial-planning recommendations. Our process is ongoing: we will continuously monitor your portfolios and, when necessary, rebalance them to meet your changing needs, articulated goals, and financial objectives. We will provide you comprehensive retirement planning, and will work with other tax, and estate-planning professionals you may also need to employ. We will contact you at least semi-annually to discuss your investments and any changes to your current financial situation.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell publicly traded investments in your accounts, and may select these investments without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. Clients may always impose restrictions on investing in certain securities or types of securities, and always reserve final say about what they own in their accounts. Generally, the securities we select for clients are publicly traded, highly liquid individual stocks, bonds, ETFs, options, and institutional share-class, no-load mutual funds.

All the retirement planning guidance we provide in areas such as tax, estate and college planning, or mortgage refinance, is included in our fee-based offering. We will not impose any additional charges, nor receive any payments from companies whose products or services we recommend in conjunction with our offering, such as from accountants, attorneys, mortgage brokers, mutual fund or insurance companies.

Our minimum engagement size is \$500,000, although sometimes we will work with smaller accounts per our discretion. Additional information about our advisory services can be found in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/133614>.

Conversation Starters: What is your relevant work history and experience, including your licenses, education and other qualifications? What do these qualifications mean? Given my financial situation, should I choose an investment advisory service? Why or why not? Do you advise on work-related retirement accounts, such as 401Ks and 403Bs? How do you work with couples?

WHAT FEES WILL I PAY?

We charge an annual fee based upon a percentage of the market value of the assets being managed. We do not charge in any other fashion, and our fees do not vary according to the securities being selected. We do not receive additional compensation beyond the aforementioned annual fee for our financial, tax, and estate planning services. This fee is prorated and charged quarterly, in advance, based upon the market value of the client’s assets on the last day of the previous quarter. We work on a volume discount model; the more assets we invest, the lower the percentage you are charged.

Since our fee is based on a percentage of the value of your accounts, we have an incentive to grow the assets in your accounts to increase our compensation, and this may be considered an inherent conflict of interest. Also, you will pay fees and incur costs whether you make or lose money on your investments, and they will reduce any amount of money you make on your investments over time. Please make sure you understand what you are paying. These expenses can always be found on the monthly statements and trade confirmations provided by the custodial firm used to hold your investments. You will also incur

expenses, either directly or indirectly, that are charged by the underlying companies or products we select to maintain your accounts or invest your assets. These may include annual account maintenance fees, trading costs, mutual fund and ETF expense ratios, or money transfer charges. We do not receive any portion of these ancillary expenses.

We compensate a single third party (“Promoter”) in exchange for referral of a client to our firm for investment advisory services. The cost of this arrangement is borne by us and the referred client does not pay any additional or increased costs as a result of having been referred by the Promoter. We otherwise are not engaged in any other client referral arrangements with other promoters.

You can find more detailed information about our fees and costs in Item 5 of our Form ADV Part 2A Brochure, found at <https://adviserinfo.sec.gov/firm/summary/133614>.

Conversation Starters: *Are your fees in line with industry standard ranges? Help me understand how these fees and charges might affect my investments; for example, if I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? Are your fees tax-deductible? Do you always choose the least expensive security in any asset class?*

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW DOES YOUR FIRM MAKE MONEY, AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we are, by law, acting as your fiduciary; accordingly, we must act in your best interest first, and not put our interests ahead of yours. At the same time, the way we make money creates some inherent conflicts with your interests. You should understand these conflicts because they can affect the investment advice we provide. Here’s an example of one such ostensible conflict: We make more money on larger accounts, due to our fee-based billing structure. However, we employ the same, consistent process for every client, regardless of account size. And this, in turn, aligns with our fiduciary obligation to each client, and with the DNA of who we are. Additional information about our conflicts of interest can be found in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/133614>.

Conversation Starters: *How might your conflicts of interest affect me, and how will you address them? How do you choose investments to recommend? Do you choose different investments for different types of clients? If so, when and why?*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are only compensated from the fee-based revenue our firm earns from their investment advice, and the amount of client assets they service. Accordingly, we have an incentive to attract new clients and assets to our firm, and this may be perceived as a conflict of interest. Our advisors do not receive any commissions, revenue sharing, referral, or wrap fees from any other source. Nor do we earn any money from proprietary products or trading.

Conversation Starters: *As a fee-based adviser, how do you handle commission-based insurance if, while doing my financial planning, we discover I might need insurance? Do your advisors pay for referrals? Do you make money when placing trades?*

DO YOU OR YOUR ADVISORS HAVE ANY LEGAL OR DISCIPLINARY HISTORY?

No. We have no legal or disciplinary history to report. You can research our firm and advisors at [Investor.gov/CRS](https://investor.gov/CRS). There you will find a free and simple search tool for these topics.

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

ADDITIONAL INFORMATION

You can find additional information about our firm’s investment advisory services on the SEC’s website at <https://adviserinfo.sec.gov> by searching CRD# 133614. You may also contact our firm at 212-567-1416 to request a paper copy of this relationship summary, our ADV Part 2 Brochure, or any other publicly available information related to our investment offering.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment adviser, broker dealer, or both? Who can I talk to if I have concerns about how this person is investing my accounts?*

SUMMARY OF CHANGES: The prior version of this Form CRS dated March 27, 2024, was amended as follows: Under the heading “What Fees Will I Pay” we added disclosure language regarding a promoter relationship.