

Wilson & Boucher Capital Management, LLC is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Investment Advisory Services: We provide asset allocation, investment security selection, and ongoing portfolio review. We design your investment portfolio to meet your specific risk tolerance, time horizon, liquidity needs and investment objectives. Generally, this is done by gathering detailed information from each client and carefully monitoring each portfolio's asset allocation. You may place restrictions on the types of investments that we make in your account. We continuously review investment portfolios. Asset allocations are reviewed and adjusted, as needed, for each account. Although we primarily use stocks, bonds, mutual funds, and exchange trade funds for portfolio construction, we do not restrict our advice to limited types of products or investments. Generally we require that you maintain at least \$250,000 under management with us, although smaller accounts will be maintained based on our discretion.

Our investment advisory services are offered on a discretionary basis which means we don't need to call you when buying or selling in your account. You give us this authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it.

Financial Planning: Topics reviewed include assets, liabilities, cash flow, estate planning, income, expenses, retirement planning, life expectancy, and taxes.

Additional information about our services is located in Items 4, 7, 13 and 16 of our [Firm Brochure](https://www.adviserinfo.sec.gov/firm/brochure/134076) (adviserinfo.sec.gov/firm/brochure/134076).

- ✓ 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?

What fees will I pay?

You will be charged an ongoing annual fee, billed in quarterly installments. This fee is billed at the beginning of each quarter based on your account value as of the last day the previous calendar quarter. Our standard fee schedule is:

<u>Account Value</u>	<u>Annual Fee</u>
On the first \$500,000	1.20%
On the next \$500,000	1.10%
Assets over \$1,000,000	1.00%

Fees are negotiated based on the size and complexity of the portfolio to be managed. The more assets you have in your advisory account, the more you will pay us. This gives us an incentive to encourage you to increase the assets in your account which will increase our fees.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker/dealer's transaction fees are in addition to our fee for advisory services. You may also pay charges imposed by the broker/dealer holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the value of your investments over time.

Financial Planning: We bill \$200 per hour for financial planning services. As an alternative, we may negotiate a flat fee. Generally the flat fee will range from \$1,000 - \$2,000. We request that you pay a deposit of 20% of the estimated fee when you sign the Financial Planning Agreement. We will send a final invoice upon completion of the financial plan that is payable upon receipt. At our discretion, financial planning fees are waived for clients with an ongoing investment advisory relationship. We have a conflict of interest when providing financial planning advice. If you decide to have us implement the advice given in the financial plan we are paid for investment management services as disclosed above.

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. Additional information about these fees and costs may be found in Items 5 and 12 of our [Firm Brochure](#).

- ✓ Help me understand how these fees and costs might affect my investment. 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 advisor? 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.

We recommend Charles Schwab & Co., Inc. to serve as custodian to our clients. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose Schwab as a custodian.

Additional information about these conflicts and how we address them can be found in Items 12 and 14 of our [Firm Brochure](#).

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

How do your financial professionals make money?

Compensation for our financial professionals is based on the fees for the clients managed by each of our financial professionals. As such, they are incentivized to increase the assets in your account which will increase the compensation they receive. No commissions or other incentives are received.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. [Investor.gov/CRS](#) is a free and simple search tool to research Wilson & Boucher Capital Management, LLC and our financial professionals.

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

Additional Information

Additional information about our investment advisory and financial services is available in our [Firm Brochure](#) (adviserinfo.sec.gov/firm/brochure/134076) and our [website](http://www.wilsonboucher.com) (www.wilsonboucher.com). You may request a current copy of this relationship summary by calling (800) 381-8610 or download it [here](http://adviserinfo.sec.gov/firm/summary/134076) (adviserinfo.sec.gov/firm/summary/134076).

- ✓ Who is my primary contact? 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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