

A SUMMARY OF YOUR RELATIONSHIP WITH WEALTHQUEST

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Wealthquest Corporation (“Wealthquest” or “the firm”) is a SEC-registered investment adviser with its principal place of business located in Cincinnati, Ohio. We are a fee-based advisory firm specializing in comprehensive and confidential wealth management, investment advisory, tax preparation and estate planning services. Our mission is to integrate your life and finances.

As an investment adviser, our services and fees differ from brokerage services and fees and it is important for you to understand the differences. Free, simple, educational tools are available to you in order to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides information about broker-dealers, investment advisers, and investing. The purpose of this summary is to be a resource that allows you to be able to compare and understand the different types of financial relationships, including the relationship with Wealthquest.

Below we have provided some key subject areas for us to discuss as well as some **Conversation Starters** to help generate additional dialogue. The conversation starters are there as examples of the types of questions you should consider asking of your financial professional.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Wealthquest offers different tiers of services to its retail investors (families, individuals, trusts and estates) which include, depending upon portfolio size: portfolio management, financial planning, tax preparation, estate planning and charitable counseling. Our services are tailored to your needs and specific investment objectives.

Wealthquest provides ongoing monitoring and maintenance of account performance, asset allocation and client investment objectives. Prior to providing investment advisory services, a Wealthquest investment adviser representative will ascertain each client’s current financial situation, investment objectives, risk tolerances, restrictions and determine the scope of services.

We typically recommend investment allocation among mutual funds, exchange traded funds, structured notes, stocks (common or preferred), bonds, option contracts, certificates of deposit and other related securities.

Wealthquest manages its client’s advisory accounts on a discretionary or non-discretionary basis, according to each client’s advisory agreement. Engagements are typically subject to an annual investment advisory fee based upon a percentage of the market value of the assets under management. There is no minimum assets under management requirement. Account supervision is guided by the client’s financial situation and investment objectives, which are subject to change at the client’s discretion. For more information regarding Wealthquest’s advisory services, please see the description of our services as detailed in the firm’s Form ADV Part 2A brochure found at www.wqcorp.com.

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?

Wealthquest typically charges a tiered fee, based upon portfolio size, in the amount of a percentage of assets under management (“AUM”). Depending on the types of service selected and level of assets, certain clients of Wealthquest may be subject to a minimum fee.

The annual investment advisory fee is prorated and billed quarterly in advance, typically based upon the market value of the assets on the last business day of the previous quarter. The client may elect, pursuant to the terms of their advisory agreement, to authorize the firm’s management fee to be debited from the client’s account and remitted to the firm. In the limited event that the firm bills the client directly, payment is due upon receipt of invoice. Contributions, withdrawals, dividends, and other activities affecting a client’s total AUM over the course of a quarter will be prorated to the client account based on timing and applied to the next quarter’s invoice.

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Clients are generally responsible for paying brokerage commissions and/or transaction fees incurred in connection with transactions in their accounts (e.g., transaction fees are typically charged for certain no-load mutual funds; commissions are charged for options transactions). In addition to Wealthquest’s management fee, brokerage commissions and/or transaction fees, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses) and, for independent investment managers, the fees charged by each separate manager who is engaged to manage the assets. In either case, all fees and expenses paid to the firm are separate and distinct from the fees and expenses charged by custodians and individual mutual funds or ETFs.

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. For more information regarding Wealthquest’s advisory fees, please see additional details in the firm’s Form ADV Part 2A brochure www.wqcorp.com.

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 to you. Here are some examples to help you understand what this means:

- The firm and/or its representatives will buy and sell securities that are also recommended to clients.
- The firm may recommend that a client roll over their retirement plan assets into an account managed by the firm, which could result in the firm earning new or increased compensation.

For more information regarding Wealthquest’s conflicts of interests, please see additional details in the firm’s Form ADV Part 2A brochure www.wqcorp.com.

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Wealthquest financial professionals receive cash compensation for their services, which can include certain upfront or retainer fees, but that are typically based on the amount of assets under management. This type of compensation creates a conflict of interest because the firm and its representatives have an incentive for you to invest more money with Wealthquest.

DO YOU OR YOUR PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No firm professionals have any legal or disciplinary history. Free and simple tools are available to you in order to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

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

ADDITIONAL INFORMATION

If you still have questions or would like to learn more about Wealthquest and its investment advisory services, or you would like to request a copy of this relationship summary, please visit us at www.wqcorp.com, email us at info@wqcorp.com, or call us at 513-530-9700.

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?