

FORM CRS (RELATIONSHIP SUMMARY)

Schwaller Wealth Management, LLC ("SWM") is registered with Securities and Exchange Commission as an investment adviser, and, as such, we provide advisory services rather than brokerage services. We aim to serve our clients by upholding what we believe to be the highest standard of care. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

SWM provides fee-only financial planning and investment advisory services to you regarding the management of your financial resources based upon an analysis of your current situation, goals, and objectives. Our investment management service is provided through a wrap program to individual retail clients on a discretionary basis and includes continuous and regular account supervision. Retail investment management clients are required to execute a discretionary investment advisory agreement with our firm which sets forth any restrictions on the discretionary authority granted to us. We generally impose a minimum household account balance of \$500,000 to open or maintain an account with us. *For additional information, see Form ADV, Part 2A brochure (Items 4, 7, and 8) via the following link:*

<https://adviserinfo.sec.gov/firm/summary/143329>

Questions to ask before hiring an investment advisor:

- ☐ 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?

We offer retail investors discretionary investment management where fees are billed on a pro-rata annualized basis, paid quarterly in arrears or advance based on the account value as of the last day of the previous quarter. Our fees are typically 1% per annum or lower based on the assets under management. We strive for a minimum fee of \$5,000 per client. All accounts you have with us will be combined to qualify for the lowest rate regardless of the value of each individual account. Unlike many advisers who use tiered rates, meaning you only receive the lower rates on a portion of your account, our rates are flat, so you receive the lower rate on the entire value of your combined accounts. In addition to the fees charged by SWM, some investments, such as mutual funds and exchange traded funds, charge additional fees and expenses that impact your investment over time. Minimizing the impact of expenses on your investments is an important part of our investment philosophy. We have an incentive to grow the value of your accounts over time which will result in larger fees for us. We offer financial planning services at an hourly rate of \$350 per hour in arrears or by charging a fee-per-engagement negotiated upfront based on the estimated extent of the engagement. In most cases, investment management clients receive financial planning services gratis as part of that investment management engagement and are not charged additional hourly or per-engagement fees. *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 additional information, see Form ADV, Part 2A brochure (Items 5) via the following link:*

<https://adviserinfo.sec.gov/firm/summary/143329>

Questions to ask before hiring an investment advisor:

- ☐ 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 that we provide you. Here is an example to help you understand what this means.

- 1) When working with clients on an investment management basis where a quarterly fee is billed in arrears or advance on the assets under management, we have an incentive to have the dollar amount of assets under management to be as large as possible. This can create a conflict when seeking advice on whether to withdraw funds or take distributions periodically.
- 2) We received various benefits commonly referred to as Transition Assistance from one of our recommended custodians, LPL. The receipt of Transition Assistance creates a conflict of interest because it creates a financial incentive to recommend our clients open accounts with LPL.
- 3) We received benefits from Invesco Funds for maintaining a certain level of assets with them. The receipt of the benefits creates a financial incentive to use Invesco Funds in our portfolios.
- 4) When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers. Please note that you are not under any obligation to roll over a retirement account to an account managed by us.

For additional information about our conflicts of interest, please see our Form ADV 2A brochure (Items 10, 11, 12 & 14 of Part 2A) via the following link: <https://adviserinfo.sec.gov/firm/summary/143329>.

Questions to ask before hiring an investment advisor:

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

How do your financial professionals make money?

Our financial professionals are employees of SWM who are paid annual salaries, bonuses and standard benefits. Financial professionals' earnings are generally based on overall firm growth, service provided to clients, work performance and bonuses in part based on the assets of the clients they serve. They are not based on the products they recommend and therefore do not create conflicts. No employees receive commissions.

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

No. Our firm and employees of our firm have no legal or disciplinary history to disclose. You may visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Questions to ask before hiring an investment advisor:

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

Additional Information

Please contact our office at **616-855-2051** or visit our website at <https://www.swmadvisor.com> for more information about our advisory services, up-to-date information, or to request a copy of our Relationship Summary. You may also request a copy of our Relationship Summary through our website at <https://www.swmadvisor.com/contact>.

Questions to ask before hiring an investment advisor:

- ☐ 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?