

Wolverine Wealth Advisory Services, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to investors in order to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This Form CRS is a summary intended to be viewed with our [Part 2A of Form ADV](#).

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

We offer investment advisory services to retail investors including wealth management. We provide wealth management services based on your individual needs. Through our personal discussions with you, we analyze your investment goals and objectives and develop your investment policy statement. As part of our wealth management services, we also provide limited financial planning advice, and recommendations regarding but not limited to your personal financial goals, education, tax and cash flow, retirement, and investment planning and risk management. We invest your assets based on your investment policy statement. If we provide you with wealth management services, we will continuously monitor the underlying securities in your account and review your account at least quarterly. Other factors may trigger additional reviews, such as changes in your personal or financial information, market conditions or economic news or events.

We accept discretionary authority to determine, without obtaining your specific consent, the securities and amount to be bought or sold in your account. However, such discretion is to be exercised in a manner consistent with your investment policy, limitations, and restrictions. We do not offer proprietary products. We predominantly use low cost, passively managed no-load open-end mutual funds, as well as exchange traded funds (ETFs). We generally require a minimum of \$500,000 of cash and/or securities to open an account for wealth management services.

*For additional information regarding our services and requirements to establish a relationship with us please see Item 4 (Advisory Business) and Item 7 (Types of Clients) of our [Part 2A of Form ADV](#), respectively.*

#### **Consider asking us the following questions:**

- 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 charge our fees based upon your assets under management and offer certain high net worth clients flat fee arrangements. Our asset-based fee schedule is tiered based and fees are billed in arrears on a quarterly basis based on the total value of your cash and investments held in your account. In tiered pricing, specified rates are applied to assets within each of the rate brackets and added together to make up the fee. A conflict arises whenever you seek advice from us that would reduce the assets under our management--because reducing the assets under our management will, in turn, reduce our fees. Flat fee arrangements are subject to a minimum annual fee. In addition to our fee, you will incur other fees and charges imposed by third parties. The primary third-party fees include, but not limited to, fees charged by mutual funds and ETFs that are included in your portfolio, transaction fees charged by the broker and regulatory 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 including our billing arrangements, how to pay our fee, and additional fees and expenses you will pay third parties directly or indirectly, please see Item 5 (Fees and Compensation) of [Part 2A of Form ADV](#).

**Consider asking us the following questions:**

- Help me understand how these fees and costs might affect my investments.
- If I gave 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 you. Here are some examples to help you understand what this means. We have an incentive to encourage you to increase the assets in your account because the more assets there are in your account, the more you will pay us in fees. We have access to education and analytics tools, practice management support, and other resources from the brokers we recommend and from certain fund companies with whom we invest client assets.

**Consider asking us the following questions:**

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

For additional information regarding these conflicts, please refer to Item 5 (Fees and Compensation) and Item 12 (Brokerage Services) of our [Part 2A of Form ADV](#). The conflicts disclosed in this Form CRS are not our sole conflicts, for additional disclosures on our conflicts, please refer to our [Part 2A of Form ADV](#).

***How do your financial professionals make money?***

As a shareholder, our financial professional is compensated based upon the profitability of the firm. This means the financial professional has an incentive to increase our assets under management.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for free and simple search tool to research us and our financial professionals.

**Consider asking us the following questions:**

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

For additional information about our services, please refer to our [Part 2A of Form ADV](#) or [adviserinfo.sec.gov/firm/summary/146564](http://adviserinfo.sec.gov/firm/summary/146564). To request up-to-date information or a free copy of this disclosure, please call us at (248) 220-2202.

**Consider asking us the following questions:**

- 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?