

Wisniewski Wealth Management LLC 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 research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include investment consulting and wealth management. Investment consulting includes, but is not limited to, monitoring your risk tolerance, investing in accordance to that risk tolerance, rebalancing the portfolio, and facilitating the movement of money into and out of the portfolio at your direction. Wealth management is a holistic service comprising of four elements supported by a consultative process: wealth enhancement, wealth transfer, wealth protection, and charitable giving. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments. Our advice is not limited to certain types of investments. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

Regular monitoring of your account(s) is included as part of our standard advisory services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

We also offer our services to emergency physicians through ER Doc Advisor, which is available through <https://erdocadvisor.com>.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure \[https://adviserinfo.sec.gov/firm/brochure/150264\]](https://adviserinfo.sec.gov/firm/brochure/150264).

Conversation Starters

- “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?

Retail investors will generally incur the following fees charged by us: asset based fees ranging up to 1.5% per annum, charged quarterly in advance based on the value of your assets under management (inclusive of held-away assets such as retirement plan accounts) as of the last day of the prior calendar quarter. We may also consider offering to provide our services on a fixed fee basis ranging between \$600 to \$50,000 per annum, or between \$75 to \$200 per hour. To the extent we agree to render solely financial planning services without managing any of your assets, we generally charge a recurring flat fee each quarter or each month as you may elect. Such financial planning fees will be automatically increased by 3% per year on January 1st of each year. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). Since our fixed fees are based on the nature and complexity of services to be rendered to you, we have an incentive to introduce additional complexity into your financial situation. When we charge an hourly fee, we have an incentive to incur more time providing services to you.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

**Conversation
Starter**

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

The custodian(s) we recommend provide us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to [Item 12 of our ADV Part 2A brochure](#).

We have two affiliated entities that provide insurance and tax services (Arianna Insurance Advisors, LLC and Arianna Tax Advisors, LLC, respectively). To the extent you receive insurance or tax services from these entities, you will generally pay additional fees as a result. This creates a conflict of interest that is described in [Item 10 of our ADV Part 2A brochure](#).

**Conversation
Starter**

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

More detailed information about our conflicts of interest may be found in [our Form ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based primarily on the advisory fees charged to clients, which take the form of a salary and bonuses/distributions. To the extent a financial professional is a licensed insurance agent and sells you an insurance product, such financial professional will generally earn an insurance commission as a result. Our financial professionals are also compensated to the extent you elect to receive insurance or tax services from our affiliated entities, Arianna Insurance Advisors, LLC and Arianna Tax Advisors, LLC. Our financial professionals are not otherwise compensated based on the sale of a particular product.

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

No. You may visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation
Starter**

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://www.wi-wm.com>, emailing s.wisniewski@wi-wm.com, or calling (972) 965-8261.

**Conversation
Starter**

“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?”