

Introduction

Our firm, Skinner, Copper & Ehmen Wealth Management, LLC, is an investment adviser registered with the SEC. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Wrap Asset Management, Wrap Comprehensive Portfolio Management, and Financial Planning & Consulting. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio that is monitored at least quarterly, and if necessary, rebalanced to meet your needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only after asking you in advance ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

We do not impose any requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is included in our Wrap Comprehensive Portfolio Management service for no additional fee. Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/159255>.

Questions to Ask Us:

- 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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing quarterly tiered fee based on the value of the assets in your account or an ongoing flat fee. For fees based on a percentage of the value of your assets, we have an incentive to increase the assets in your advisory account in order to increase our compensation.

Our tiered Wrap Comprehensive Portfolio Management fee ranges from 1.50% to 1.00%. In certain cases, we may charge a flat 1.50% fee. Our tiered Wrap Asset Management fee ranges from 1.25% to 0.75%. In certain cases, we may charge a flat 1.25% fee.

Our fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

For our Financial Planning & Consulting service, we charge a quarterly flat fee ranging from \$1,500 to \$25,000 or an hourly fee of up to \$300. We charge an upfront retainer when you sign an agreement for this service.

We pay the custodian's transaction fees charged to you for our Wrap Asset Management and Wrap Comprehensive Portfolio Management services. The fees for wrap services are therefore higher than a typical asset-based advisory fee. We have an incentive to recommend assets without transaction fees to reduce the amount that we will have to pay on your behalf.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional 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.

Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available [online](#).

Questions to Ask Us:

- Help me understand how these fees and costs may 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:

Our financial professionals are registered reps of Purshe Kaplan Sterling Investments, Inc. (“PKS”), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through PKS or advisory services through our firm. Brokerage and advisory services are different, and their fees differ. Registered reps charge a transaction-based commission each time they buy or sell a security in a brokerage account. They have an incentive to trade as much as possible in order to increase their compensation. You can learn more about PKS’s services and fees at <https://www.pksinvest.com/>.

Our financial professionals also include licensed insurance agents who have an incentive to recommend insurance products to you in order to increase their compensation.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available [online](#).

Questions to Ask Us:

- 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 compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs. In addition, they are compensated based on the type of product sold and/or product sales commissions.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD# 159255. You may also contact our firm at (217) 753-4020 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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?