

Introduction

Our firm, MY Wealth Management, Inc., is an investment adviser registered with the Securities and Exchange Commission. 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 to retail investors. Our advisory services include Asset Management, Financial Planning & Consulting, and Retirement Plan Consulting. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored regularly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. Our firm may provide the opportunity to engage on a non-discretionary basis on a case-by-case basis. Non-discretionary accounts are strictly offered to clients who are unable to provide our firm with discretionary authority as a result of their employment or relevant laws and regulations.

We do not restrict our advice to limited types of products or investments. Our firm requires a minimum of \$200,000 assets under management to engage in our Asset Management services. Our firm has the right to waive this required minimum.

Financial Planning & Consulting is also offered as a separate service for an additional flat or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available at <https://adviserinfo.sec.gov/firm/summary/168566>

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 fee based on the value of the investments in your account. Our Asset Management fee schedule ranges from 0.40% to 1.2% depending on the value of the investments in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's 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.

Our flat fee ranges from \$1,000 to \$10,000 and our maximum hourly rate is \$300 for our Financial Planning & Consulting service. We charge an upfront retainer when you sign an agreement and/or charge you when we provide a financial plan or consultation.

Our maximum hourly fee will not exceed \$300, our flat fees range from \$750 to \$10,000 and fees based on a percentage of managed Plan assets will not exceed 0.75% for our Retirement Plan Consulting service.

The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our Asset Management service. We pay the broker-dealer's transaction fees charged to you for our Wrap Asset Management and Investor Directed Wrap Asset Management services. In general, fees for participating in a wrap fee program are therefore higher than a typical asset-based advisory fee, but since our Wrap Asset Management and Investor Directed Wrap Asset Management are only offered to legacy clients, fees

for this service are not changing. Our firm does not offer Wrap Asset Management and Investor Directed Wrap Asset Management to new clients because there are no transaction fees associated with the securities we recommend.

You may also pay charges imposed by the broker-dealer 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 that will reduce the value of your investments over time.

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 located in Item 5 of our Firm Brochure which is available at <https://adviserinfo.sec.gov/firm/summary/168566>.

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:

Representatives of our firm are insurance agents/brokers. They may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure which is available at <https://adviserinfo.sec.gov/firm/summary/168566>.

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 earned from the firm's Asset Management and Financial Planning & Consulting services provided to clients.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

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 #168566. You may also contact our firm at (301) 330-7900 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?