



Relationship Summary

September 2021

Monson Wealth Management, Inc.

Monson Wealth Management, Inc. is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and it is important for you to understand the differences.

[Investor.gov/CRS](https://www.investor.gov/crs) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing. We encourage you to ask us questions and have provided suggested conversation starters in call-out boxes throughout this Relationship Summary.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We offer portfolio management and financial planning services. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

Our Chief Investment Officer reviews and sets the firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

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?**

We manage portfolios on both a discretionary and non-discretionary basis. When you grant us discretionary authority, this means we don't need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. For non-discretionary portfolio management, we will obtain your consent before each securities transaction, which means you make the ultimate decision regarding all buys and sells of investments. We offer advice on different types of securities. Our minimum household size is \$250,000, which may be waived at our discretion.

For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: [Monson Form ADV, Part 2A Brochure](#)

What fees will I pay?

For clients holding \$500,000 or more in assets with us, we provide comprehensive financial planning and portfolio management for a single, combined fee. Our fee is based on your total assets under management with us. The annual fee ranges from .75% to 1.75%. The percentage amount we charge goes down as your assets grow. We generally bill our fee quarterly in advance, usually deducted automatically from your account, although for assets held at American Funds, we bill in quarterly in arrears. We also offer financial planning services for an hourly or fixed rate fee for clients under \$500,000 in assets, or for clients requesting a more complex financial planning service. Our maximum hourly rate is \$500 and flat fee projects typically range from \$500 to \$5000 but are entirely dependent upon the specific work involved. Our fees are negotiable. When we charge asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive to encourage you to increase the amount of assets we manage for you.

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?

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory 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. Our [Form ADV, Part 2A \(Item 5 and Item 12\)](#) contains more detailed information about fees and costs.

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.

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

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your accounts with us, we will always make the recommendation that we believe is in your best interest. At the same time, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend our clients use Trade-PMR as custodian because we receive other benefits, such as access to research, technology services, and seminars through our relationship with Trade-PMR.

Our [Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive variable compensation related to the number of clients served and total advisory fees generated. This creates a financial incentive to solicit and retain clients.

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

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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?

For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at 509.628.1358 and speak to your advisory professional or our compliance support staff. You may also visit the SEC's public disclosure website at www.adviserinfo.sec.gov.