



Client Relationship Summary

FC360 Wealth Management, Inc. (FC360, 'we' or 'us') is registered with the Securities Exchange Commission as a Registered Investment Advisor ('RIA'). As an RIA our services and compensation structure different from that of a registered broker-dealer and it is important you understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisors and investing.

Relationships and Services

What investment services and advice can you provide me?

Description of Services

We offer investment management services and implement them by buying and selling stocks, bonds, mutual funds, Exchange-Traded Funds and other investment securities in client accounts. We also offer financial planning services that include preparation and presentation of a Financial Plan which projects future cash flow based on assumptions about growth of assets, which clients can use for retirement, budgetary and estate planning.

Monitoring

On a daily basis the portfolio management reviews the portfolios and when the manager determines action is needed, the appropriate action (buying or selling securities) is taken to rebalance the client risk.

Investment Authority

We manage assets on a discretionary basis (executing securities transactions without having to obtain prior consent from you). Our discretionary authority over your account(s) shall continue until our engagement is terminated. For non-discretionary accounts, the client makes the ultimate decision regarding the purchase and sales of securities.

Questions to ask

- *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?*

Fees, Costs, Conflicts, and Standard of Conduct

The amount paid to our firm and your investment advisor is based on a percentage of the value of the cash and investments in your advisory account and does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be billed monthly in advance.

Description of Principal Fees

<u>Assets Under Management</u>	<u>Annual Rate (%)</u>
Low-Cost Indexing	.85%
Tactical	1.00%
Options Overlay	.20%

Questions to ask

- *Help me understand how these fees may affect my investments? If I give you \$5,000 to invest, how much will go to fees and costs and how much will be invested for me? A \$5,000 account would be charged \$3.54 per month.*

Financial Planning & Consulting Fees

When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor. Our planning and consulting fees are generally set at \$2,000 for new financial plans and \$750 for updates to previously provided FC360 financial plans.

Questions to ask

Are there additional costs for Financial Plans? As the first step in the financial planning process, the scope of the project and fees will be disclosed and agreed upon in the financial planning agreement before work begins.

Conflict of Interest

FC360 is not affiliated with a broker-dealer eliminating any conflict of interest which could arise due to the receipt of additional fees and commissions. The more assets you have in your advisory account, the more you will pay in fees, creating an incentive for us to encourage you to increase the amount of assets in your accounts.

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.

What are your legal obligations to me when acting as my investment advisor?

When we act as your investment advisor, we must act in your best interest and not put our interest ahead of yours. We are fiduciaries.

Disciplinary History

Do you have legal or disciplinary history? No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Additional Information

Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov

You may contact our Chief Compliance Officer at any time to request a current copy of your [ADV Part 2A](#) or our relationship summary.

Our Chief Compliance Officer may be reached by phone: 916/379-7980.