



## FORM CRS – A Summary of Your Advisory Relationship

Woodside Wealth Management LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

### What investment services and advice can you provide me?

As a registered investment adviser, we offer wealth management and standalone financial planning services to retail investors.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis.

**Investment Authority:** We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. In limited circumstances, we may offer non-discretionary services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** We primarily offer advice on open-end, no load mutual funds and Exchange Traded Funds (ETFs).

**Account Minimums and Requirements:** In general, we require a minimum of \$500,000 to open and maintain an advisory account. We also charge a minimum fee in the amount of \$5,000 annually to open and maintain an advisory account. At our discretion, we may waive the minimum account size or the minimum fee. In very limited circumstances, clients with assets substantially under our minimum may be able to work with us on a fixed fee basis.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 via the following link: <https://adviserinfo.sec.gov/firm/brochure/175118>.

### 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- We charge an **asset based fee** for our wealth management services, which is payable quarterly in advance. Since the fees we receive are based on the value of your account, we have an incentive to grow your account value.
- We charge a **fixed fee** based on an **hourly** rate for standalone financial planning services, half of which is payable in advance, with the other half due upon completion. Since the fee is set in advance, we have an incentive to get the project completed quickly minimizing the number of hours worked on the project.

Additionally, the following are examples of the most common fees and costs applicable to our clients, which are separate and distinct from our advisory fees:

- Custodian fees;
- Fees related to mutual funds and exchange-traded funds; and
- Transaction charges when purchasing or selling securities.

For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 of Form ADV Part 2 via the following link: <https://adviserinfo.sec.gov/firm/brochure/175118>.

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.

### Conversation Starters

- **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 is an example to help you understand what this means.

We only make money from the fees we charge our clients. Because our revenue is derived from asset based fees, we have an incentive to encourage clients to grow assets with us. Refer to our Form ADV Part 2A via the following link: <https://adviserinfo.sec.gov/firm/brochure/175118> to help you understand what conflicts exist.

### Conversation Starters

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

## How do your financial professionals make money?

The financial professionals working with you are paid a salary.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple research tool.

### Conversation Starters

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

## Additional Information

You can find additional information about our investment advisory services via the following link: <https://adviserinfo.sec.gov/firm/brochure/175118> and request a copy of the relationship summary at 508-655-0210.

### Conversation Starters

- **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?**