



FORM CRS

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH WAGER WEALTH MANAGEMENT AND FINANCIAL PLANNING, LLC JANUARY 27, 2025

ITEM 1: INTRODUCTION

Wager Wealth Management and Financial Planning, LLC, is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and an investment adviser's fees differ, and it is essential for you to understand these differences. As an investment adviser, our Financial Professionals are paid a percentage of the assets under management, flat fee, or an hourly fee. Registered representatives at a broker-dealer are paid commissions based on the investment products they recommend and sell. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and general education about investing.

ITEM 2 – RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our Firm manages advisory accounts on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without speaking with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In a non-discretionary account, you have not granted written trading authority to your Financial Professional, and he or she will speak with you before executing trades in your account, and you retain the control to buy or sell each security recommended. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our Firm does not require a minimum dollar value of any account to which it provides advisory and financial planning services. We continuously monitor your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm's standard advisory services. In addition, our Firm offers financial planning and consulting services for our clients. Financial Planning services are included as part of our investment management services. We provide general investment recommendations, on a limited basis to our clients. In a consulting engagement, you will be required to select your own investment managers, custodian, and/or insurance companies for the implementation of consulting recommendations.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, & 13

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ Given my financial situation, should I choose an investment advisory service?
- ☒ 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?

ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our Firm receives a fee as compensation for providing investment advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. Our maximum annual investment advisory fee is 0.90% (with a minimum advisory fee of \$1000 annually), billed in arrears, on a quarterly basis. You pay this fee even if you don't buy or sell investments. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. The custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. Our other Firm fees are billed as follows: Fees for financial planning services are included in the investment management fee described above. Fees for consulting services are negotiated on an hourly dollar amount. The maximum hourly consulting fee is \$300/hour. You will pay fees and costs whether you make or lose money on your investments. These fees and costs will reduce the amount of money you make on your investments and will also affect the value of your account over time. Ask your Financial Professional about the fees you will pay.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ 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 must 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 affect the recommendations we provide you. Here are some examples to help you understand what this means. 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. c) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). d) Advising you to take a margin position in your managed account and charging fees on the margin balance. Other conflicts to consider are: 2) Our Firm allows our Financial Professionals to trade in their personal accounts and may invest in the same securities as clients. However, all our Financial Professionals personal securities accounts are supervised on an ongoing basis. 3) Some of the products, services, and other benefits provided by your custodians benefit our Firm and may not benefit you or your account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, & 14

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ How do 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 our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals.

While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

ITEM 4 – DISCIPLINARY HISTORY

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 us and our financial professionals.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION ABOUT OUR SERVICES OR A COPY OF THIS CLIENT RELATIONSHIP SUMMARY:

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 285107 You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 720-745-5010.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

MATERIAL CHANGES SINCE LAST FILING

March 1, 2023, for the annual amendment filing, the firm updated formatting and added descriptions regarding how financial professionals are compensated. Financial planning services are included in investment advisory services. The firm removed reference to offering stand-alone financial plans.

January 27, 2025, the firm added the following to Item 3: Consulting fees are hourly. The maximum hourly consulting fee is \$300/hour.