

Wildes Financial Strategies, Inc
March 24, 2023

FORM CRS

Wildes Financial Strategies, Inc. 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 Client Relationship Summary describes 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?

We offer the following investment advisory services to retail investors: **Portfolio Management Services; and, Financial Planning and Consulting Services.** For a description of each service listed above, please refer to our Form ADV Part 2A (Items 4, 5, 7, 13 & 16) and/or Part 2A Appendix 1 - Wrap Fee Program Brochure (Items 4, 5, & 9) by clicking the following link: [ADV Part 2](#) (the full URL for the aforementioned hyperlink is: <https://adviserinfo.sec.gov/firm/brochure/289496>).

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your account(s) on an ongoing basis and will conduct account reviews at least annually to ensure the advisory services provided to you are consistent with your investment needs and objectives.

Investment Authority: We manage investment accounts on a discretionary basis where **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.

Investment Offerings: We provide advice on various types of investments, including, but not limited to: mutual funds, exchange traded funds (ETFs), annuities, equity securities (stocks), and fixed income (bonds). Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Key Questions to Ask Your Financial Professional

- **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. For detailed information, please refer to our Form ADV Part 2 documents by clicking this link: [ADV Part 2](#)

- **Asset Based Fees** - Fees are payable monthly in arrears. Since the fees we receive are based on the value of your account, we have an incentive to increase your account value which creates a conflict.
- **Wrap Fee Program Fees** - Asset-based fees associated with a wrap fee program generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets, and therefore are sometimes higher than a typical asset-based advisory fee. Since our firm pays the transaction costs associated with securities transactions, we have an incentive to minimize the trading in your account which creates a conflict. Our firm acts as a fiduciary and will always act in our client's best interest.
- **Hourly Fees and Fixed Fees** - Generally, hourly fees are payable in arrears and fixed fees are payable 50% in advance with the remaining portion due upon completion of services rendered. We may also negotiate ongoing consulting arrangements where the fee is payable on an installment basis.

- **Other Fees & Costs** - In addition to our advisory fee, you will also be responsible for platform fees, custody fees, account administrative and maintenance fees, other product-level fees associated with your investments, fees and expenses related to mutual funds and exchange traded funds, and regulatory transaction fees.
- **Additional Information** - 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.

Key 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 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.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account.
- Some of our firm's financial professionals are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, which is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have a financial incentive to recommend insurance products to you. As a fiduciary, we will only provide such recommendations if they are in your best interest.

Please refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking this link to help you understand what conflicts exist: [ADV Part 2](#)

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

In general, the financial professionals servicing your account(s) are compensated by salary and may receive a bonus. Certain financial professionals receive commission-based compensation based on the insurance products sold (i.e. differential compensation or commission) in their separate capacity as a licensed insurance agent.

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

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

Key Questions to Ask Your Financial Professional

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

You can request a copy of the Client Relationship Summary at 843-485-4371 and you can find additional information about your investment advisory services by clicking the following link: [ADV Part 2](#)

Key Questions to Ask Your Financial Professional

- **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?**

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Exhibit to Form CRS

Wildes Financial Strategies, Inc. is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. The Exhibit summarizes the following material changes to the firm's Form CRS.

- Investment Offerings - We provide advice on various types of investments, including but not limited to: mutual funds, exchanged traded funds (ETFs), annuities, equity securities (stocks), and fixed income (bonds). Our services are not limited to a specific type of investment or product.
- Other Fees & Costs - In addition to our advisory fee, you will also be responsible for platform fees, custody fee, account administrative and maintenance fees, other product-level fees associated with your investments, fees and expenses related to mutual funds and exchange traded funds, and regulatory transaction fees.
- Additional Information - You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount if money you make in your investments over time. Please make sure you understand what fees and costs you are paying.