



Customer Relationship Summary

I. Introduction

Wise Money Israel Ltd (hereinafter referred to as “Wise Money Israel”, “we”, “us”, or “our Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

II. What investment services and advice can you provide me?

- Wise Money Israel is a fiduciary and offers INVESTMENT MANAGEMENT and DATA REPORTING FOR CLIENT TAX PREPARATION services to retail investors. We also offer EDUCATIONAL SEMINARS/WORKSHOPS.
- You may allow us to buy and sell investments in your account(s) without asking you in advance (a “discretionary authority”) via our Premium Account Program. Additional services, which include buying and selling securities, and additional funds allocation are available for self-directed accounts opened by our firm in the past.
- Wise Money Israel provides continuous monitoring and conducts account reviews on at least a quarterly basis for clients subscribed to our Premium Account Program. Formal client review meetings are generally conducted on an annual basis.
- Wise Money Israel’s advice is generally limited to equities (common stocks and equivalents), mutual funds, Exchange Traded Funds (“ETFs”) and fixed income instruments.
- Wise Money Israel generally requires a minimum account balance of \$50,000 for our Premium Account services. For additional information, please see Items 4, 5, 7 & 8 of our Firm’s Form ADV Part 2A (the “Brochure”).

CONVERSATION STARTER: 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?

III. What fees will I pay?

- Wise Money Israel charges Premium Account clients an annual asset-based fee between **1.15 %** to **2.00 %** based on the client’s assets under management (“AUM”) as valued by the custodian. Investment management fees for clients are billed on a monthly or quarterly basis in arrears.
- For self-directed accounts opened by our firm in the past, Wise Money Israel charges the flat fee(s) for our Additional Services based the referenced fee schedule. Fees for our additional services are charged in advance and billed separately as unique services.
- Wise Money Israel does not charge a fee for speaking engagements.
- The more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and we may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.
- You will incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or qualified custodian through which account transactions are executed. You may also expect to fees charged by ETFs, mutual funds and other third parties.

Fees for Additional Services	
Service	Flat Fee
Buying and Selling Securities	\$90
Tax Reporting	\$90
Additional Funds Allocation	\$150

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.

For additional information, please see Item 5 of our Firm Brochure.

CONVERSATION STARTER: 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?

IV. 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:

- *Referral Compensation.* Wise Money Israel and its affiliate through common control and ownership receives transaction fee refunds from two third-party Israeli custodians (not all our custodians). This creates a conflict because Wise Money Israel may have the incentive to require certain clients to open account at those custodians. To avoid this conflict, we disclose the refund program to those clients and routinely review the practice of those third-party custodians.
- *Directed Brokerage.* Wise Money Israel requires IRA program clients to open accounts with certain custodians, without referral compensation. This creates a conflict because those clients may incur lower brokerage costs from other custodian(s). To avoid this conflict, we routinely review our brokerage practice seeking to fulfil our best execution obligation.

For additional information, please see items 10, 11 & 12 of our Firm Brochure.

CONVERSATION STARTER: *Ask your financial professional:*

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

V. How do your financial professionals make money?

Our financial professionals may be compensated through a combination of base salary, discretionary bonuses, and/or performance awards. Bonuses or performance-based compensation may create an incentive for financial professionals to attract new clients or increase assets under management.

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

No. Free and simple search tools are available to retail investors who visit [Investor.gov/CRS](https://www.investor.gov/crs).

CONVERSATION STARTER: *Ask your financial professional:*

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

VII. Additional Information

For additional information about our investment advisory services, please visit www.wisemoneyisrael.com. If you would like additional, up-to-date information or a copy of this disclosure, please call +972-79-6984545.

CONVERSATION STARTER: *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?*