

## **Introduction**

Haire Wealth Management, Inc. (“we,” “us,” “our”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and 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](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors, including financial planning, investment management, consulting services, and retirement plan advisory services.

When you engage us for investment management, we monitor your portfolio on a continuous and regular basis. For discretionary accounts, we place trades for you without asking permission each time; for non-discretionary accounts, you approve each recommendation. We limit the investment advice we provide to certain types of investments: equity securities, warrants, options, debt securities, real estate investment trusts (“REITs”), mutual funds, closed-end funds, exchange-traded funds (“ETFs”), unit investment trusts, private placements, limited partnerships, structured products, alternative investments, annuities, and life insurance contracts. We generally require a minimum investment of \$500,000 but do accept smaller accounts at our discretion.

For additional information, please see our Form ADV, Part 2A Brochure (Items 4 and 7).

### ***Conversation Starters:***

- ***Given my financial situation, should I choose an investment advisory service? Why or why not?***
- ***How will you choose investments for me?***
- ***What is your relevant experience, including licenses, education, and other qualifications?***

## **What fees will I pay?**

For investment management, we charge an asset-based annual fee, billed quarterly in advance, based on the value of assets in your account. For financial planning and consulting, we charge flat fees or hourly fees.

The amount you pay is does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account. The quarterly fees will be automatically deducted from your account, and our annual fee does not exceed 1.35%. The amount you pay will depend on the size, complexity and nature of the portfolio that we managed for you and the services that you receive.

Other fees include custodial fees, brokerage commissions, mutual fund and ETF internal fees, and annuity fees.

**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 Form ADV, Part 2A Brochure (Item 5).

### ***Conversation Starter:***

- ***Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much goes to fees and costs?***

**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.

- Our Financial Professionals are registered representatives of LPL Financial, LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through us. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. Your Financial Professional can earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing and having discussion with your Financial Professional.
- Our Financial Professionals are insurance licensed and can recommend insurance products that will pay a commission to them or us. This potentially provides an incentive to recommend a particular insurance product based on the commissions received.

For additional information, please see Items 10-12 on Form ADV, Part 2A.

**Conversation Starter:**

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

**How do your financial professionals make money?**

Financial professionals receive compensation from advisory fees and can also earn commissions through LPL on non-advisory transactions and insurance products.

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

No. Neither our firm nor our management personnel have disciplinary events required to be reported.

For additional information, please see Item 9 in Form ADV, Part 2A; or for the FPs, Items 14 A-M on Form U4, and Items 7A or C-F on Form U5. Free and simple tools are also available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS).

**Conversation Starter:**

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

**Additional Information**

For additional information about our services, please see our ADV Part 2A brochure or visit our website. To request up-to-date information or a copy of this Form CRS, please contact us at (662) 844-3501 or view [adviserinfo.sec.gov](http://adviserinfo.sec.gov) under CRD#339998.

**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?*