

Woodstock Wealth Management, Inc.

Form CRS Customer Relationship Summary- 03/29/2024

Introduction

Woodstock Wealth Management, Inc. (“WWM”) is registered with the U.S. Securities and Exchange, Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker dealers, investment adviser, and investing.

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

WWM offers investment advisory services to retail investors and other clients. These services consist of portfolio management solutions, financial planning services, and management of RIA Variable Annuities.

Clients participating in the Managed Account Program and the Performance Fee Program grant discretionary authority to WWM, which allows WWM to determine what securities to be bought and sold as well as the respective amounts without the prior consent of the client. Client accounts managed by WWM through these two programs are continuously monitored. Clients must have \$25,000 and \$50,000 in assets to be managed by WWM to participate in the Managed Account Program and the Performance Fee Program, respectively. WWM does not limit its investment advice to a limited number of product types.

For Third Party Management Program, WWM recommends portfolio managers, other than WWM, to provide investment advice and make investment decisions. Discretionary authority is typically granted to the third-party manager. The third-party manager typically provides monitoring services while WWM may periodically review the performance of the third-party manager. Third Party Management Programs may limit advice to certain securities and may impose account minimums or other requirements to obtain their investment advisory services. Please review the Form ADV Part 2A of the Third-Party Manager to learn more about their services, including any account minimums or requirements.

WWM provides Financial Planning and Consulting Services. The client retains authority to determine whether to implement any recommendations provided by WWM. WWM does not require any minimum requirements to receive financial planning services. Advice is limited to those areas or aspects of interest of the client not by any limitations set by WWM as to advice. WWM does not offer monitoring services with this service.

For additional information, please see Form ADV Part 2A Brochure and in particular Items 4 and 7.

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 licenses, education, and other qualifications?*
- *What do these qualifications mean?*

Q. What fees will I pay?

The specific way WWM charges its fees is tailored to the services that WWM has agreed to provide to a client and is established in each client’s written agreement with WWM. For the Managed Account Program, Performance Fee Program, and Third-Party Management Program, clients will be charged an annual percentage of assets under management billed quarterly in advance of each quarter of service. For the Performance Fee Program, clients will be subject to an annual performance fee charged annually based on capital appreciation, if any, provided the capital appreciation is in excess of the SPDR S&P 500 ETF Trust (“SPY”). In receiving portfolio management services, the broker-dealer/custodian may assess additional fees, such as account maintenance and transaction related charges. For clients holding mutual funds, the mutual fund may assess administrative, management, and 12b-1 fees (WWM seeks to purchase mutual fund classes that are 12b-1 ineligible). Fees are applied for Financial Planning and Consulting Services. Fees are negotiable.

Clients will generally pay more in asset under management fees with the more assets they have managed by WWM. However, WWM does have a graduated fee schedule for the Managed Account Program that is negotiable that reduces the annual percentage due to WWM once the client reaches varying asset levels.

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 about fees, please see Form ADV, Part 2A brochure (Item 5 of the Form ADV Part 2A).

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?*

Q. 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.

We have an incentive to recommend third party managers for whom we may receive more compensation than we would otherwise by recommending other managers. We mitigate this conflict by negotiating fees with clients and ensure our recommendations of third-party managers are in the best interest of the client.

We have an incentive for recommending programs that may result in the client incurring a higher annual cost. We try to mitigate this from occurring by acting in the best interest of the client, through disclosure to the client, and maintaining a system of policies and processes to ensure we act in the best interest of the client.

For additional information please see our Form ADV Part 2A or call us at 800-279-4468 to obtain a copy.

CONVERSATION STARTER - Ask your financial professional:

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

Q. How do your financial professionals make money?

Financial professionals are paid a portion of the fees billed to the clients' accounts on a quarterly basis and for financial planning services as applicable. The more assets there are in a retail investor's account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. Financial planning fees will vary based on the time and complexity required to meet a client's needs.

Q. Do your financial professionals have legal or disciplinary history?

Yes. Some of our financial professionals have legal and/or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTER - Ask your financial professional:

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

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?"*

Additional Information

For additional information about us and our services, please visit the SEC's Investment Adviser Public Disclosure Program site, www.adviserinfo.sec.gov, or our website, www.wwmria.com. You may also contact us for information, including a copy of the relationship summary, by calling (800) 279-4468.