

## Form CRS - Client Relationship Summary

### Introduction

Finley Wealth Management, LLC ("Adviser") is registered with the U.S. 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. ***There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.***

### What types of investment services and advice can you provide me?

Our primary advisory services are comprehensive wealth management and financial planning. This summary document is intended specifically for our retail investors that utilize these services. We view our role as that of a wealth strategist, where we seek to understand your current financial situation, existing and future resources, priorities, financial and life goals, and assess overall risk tolerance. Based on what we learn, we will recommend a portfolio of investments, that is monitored on an ongoing basis, designed to fit your needs.

Adviser receives discretionary authority from the client at the start of an advisory relationship. We have the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

***Additional information about our advisory services is located on page 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.***

#### Questions to Ask Us:

- *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 those qualifications mean?*

### What fees and costs will I pay?

We provide our investment advisory services on a fee-only basis. When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our "AUM Fee"). Our annual AUM Fee for investment management services generally ranges from 0.25% to 1.00%, depending on the amount of assets placed under our management, among other factors. The advisory fee will be calculated quarterly in advance as a percentage of the market value of all assets in Investor's account on the last day of the month prior to the billing period. Advisor shall deduct all due and payable management fees automatically from Investor's account(s) in advance, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we are incentivized to work with you to increase and maximize the value of the assets maintained in the accounts we manage.

The custodian or broker-dealer that holds your assets may charge transaction fees when we buy or sell investments for you. These fees are in addition to our advisory fee. We do not receive nor share in any portion of those transaction fees. Some investments, such as mutual funds or exchange-traded funds charge additional internal fees that reduce the return on your investments over time.

**Remember, you will pay fees whether you make or lose money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees you are paying. Additional information about our fees is located on page 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>.**

*Questions to Ask Us:*

- *Help me understand how these fees and costs will 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?*
- *How do you determine what fee I will be charged?*

**What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. At the same time, the way we make money may create some conflicts with your interests. We strive to be transparent and we encourage you to understand and ask us about how potential conflicts of interest could arise because they can affect the investment advice we provide you. The firm's revenue is from the advisory fees we collect from your accounts. **Additional information about our conflicts of interest can be found in our Firm Brochure on page 9 which is available upon request or online at <https://adviserinfo.sec.gov/>.***

*Questions to Ask Us:*

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

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

Our financial professionals can be paid in several ways including a salary, discretionary bonus and/or as a portion of the advisory fees that the firm collects. The more assets in your account, the more you will pay in fees and therefore, we have an incentive to encourage you to increase the assets in your account.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. Visit <https://Investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

*Questions to Ask Us:*

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

**Additional Information**

**You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD #142776. You may also contact our firm at (239) 267-7500 and talk to any one of our investment professionals or support staff.**

*Questions to Ask Us:*

- *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?*