

FC Wealth Solutions, LLC

Client Relationship Summary

December 31, 2023

FC Wealth Solutions, LLC is an investment adviser registered with the US Securities Exchange Commission. Investment advisory fees and services differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/crs which provides educational materials about broker-dealers, investment advisers, and investing. ^(OBJ)

RELATIONSHIP SERVICES

What investment services and advice can you provide me?

FC Wealth Solutions is a fee-only investment advisory firm providing investment management and financial planning. When a retail investor engages us to provide investment management services, we shall monitor, on an ongoing basis, the investments in the accounts over which we have investment authority. We work with our clients on a discretionary basis. Discretionary authorization allows us to determine the specific securities, and the number of securities to be purchased and sold in your account without your approval prior to each transaction. Our investment authority over your account(s) shall continue until our engagement is terminated.

For more detailed see Items 4, 7 & 13 of our form ADV Part 2A at the following link; [FC WEALTH SOLUTIONS LLC - Investment Adviser Firm \(sec.gov\)](#)

Conversation Starters:

- Given my financial situation, should I choose an investment advisory service? Why or why not? ^(OBJ)
- How do you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What fees will I pay?

We charge an annual advisory fee based on assets under management (AUM), a fixed fee, or some combination of AUM and fixed fee. Annual fees are assessed and paid quarterly in advance. Our fees vary based on the services you receive and the complexity of the engagement. Our fees increase as our clients' AUM increases; therefore, we are incentivized to grow our clients' assets in a prudent manner.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians may charge transaction charges for some or all types of securities. You are also responsible for all administrative fees set forth by your custodian. These charges will be accessed in accordance with the qualified custodians' separate fee schedule. No portion of these fees will be collected or retained by our firm.

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 more detailed see Item 5 of our form ADV Part 2A at the following link; [FC WEALTH SOLUTIONS LLC - Investment Adviser Firm \(sec.gov\)](#)

Conversation Starters;

- 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 cost, and how much will be invested for me.

What are your legal obligations to me when acting as my investment advisor? 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, due to the nature of our business some conflicts may arise with your interest. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. here are some examples to understand what this means.

- We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your accounts.
- FC Wealth Solutions' only source of revenue is from our clients. If the client's fee is AUM based, in most instances we earn more if your assets increase.

For more detailed information about our conflicts of interest, please review our ADV Part 2A.[FC WEALTH SOLUTIONS LLC - Investment Adviser Firm \(sec.gov\)](#)

Conversation Starters;

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

How do your financial professionals make money?

Our financial professions are paid by our clients' fees as a percentage of assets under management. Our professionals also collect fixed fees for financial planning services or other special projects that do not fall under typical investment management.

DISCIPLINARY HISTORY

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

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals.

Conversation Starters;

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

ADDITIONAL INFORMATION

For additional information regarding advisory services, please refer to our form ADV Part 2A brochure available at: [FC WEALTH SOLUTIONS LLC - Investment Adviser Firm \(sec.gov\)](#) and the individual form ADV Part 2B supplement that your representative provides. If you need additional information or an updated copy of this Client Relationship Summary, please contact us at 614-306-1630

Conversation Starters;

Who is my primary contact person?

Is he or she a representative of an investment advisor or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?

