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## Marion Wealth Management, LLC

February 15, 2024

### FORM CRS

Our firm, Marion Wealth Management, is registered as an investment adviser with the U.S. Securities and Exchange Commission. As such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Pension Consulting Services; Selection of Other Advisors and Advisory Consulting Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/>.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis. Our monitoring of your investment accounts is limited by: Using investment models for which our client assets are allocated we monitor the securities in all models daily. This monitoring encompasses the vast majority of client assets. We review specific client accounts regularly and periodically depending on needs and complexity, usually in context of income needs and financial planning.

**Investment Authority:** We manage investment accounts on a *discretionary* basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

**Investment Offerings:** We offer advice on equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, alternative investments, options contracts on securities, money market funds, real estate, REITs, derivatives, structured products, and ETFs.

**Account Minimums and Requirements:** In general, we require a minimum asset level of \$750,000 to establish an investment advisory relationship. This minimum account size may be waived when, for example, a pre-existing family relationship exists with a current client of MWM, or for other reasons, at the discretion of MWM.

#### KEY QUESTIONS TO 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?**

#### What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link [<https://adviserinfo.sec.gov/>]

- **Asset Based Fees** - Payable monthly in advance. Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.
- **Hourly Fees** - Payable in advance; and/or
- **Fixed Fees** - Payable as invoiced.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees
- Account maintenance fees
- Fees related to mutual funds and exchange-traded funds
- Transaction charges when purchasing or selling securities
- Other product-level fees associated with your investments



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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.

#### KEY QUESTIONS TO 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?**

#### 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.

- *Third-Party Payments:* Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

Refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/> to help you understand what conflicts exist.

#### KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

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

The financial professionals servicing your account(s) are compensated by salary and bonus. Financial professionals' compensation is based on the amount of client assets they service.

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. As such they will earn commission-based compensation for selling insurance. Commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice, who are insurance agents, may have an incentive to recommend insurance to you for the purpose of generating commissions rather than solely based on your needs. Marion Wealth Management and its advisers always act in the best interest of the client; including in the sale of commissionable products to advisory clients. You are under no obligation, contractually or otherwise, to purchase insurance products through any representative of our Firm in their capacity as an insurance agent.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple research tool.

#### KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

#### Additional Information

You can find additional information about your investment advisory services and request a copy of the relationship summary at 412-372-3849 or click the link provided: <https://www.marionwmg.com/>

#### KEY QUESTIONS TO 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?**