

# Wiser Advisor Group

## ADV Part 3 – Form CRS (Customer Relationship Summary)

March 25, 2024

### Item 1: Introduction

Wiser Advisor Group (“WAG”) is an investment adviser registered with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple sources and 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 advisers, and investing.

### Item 2: Relationships and Services

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

Our services include investment and portfolio advice and management for individuals, corporations, non-profits, foundations, trusts qualified plans, and pensions. We charge a fee based on the percentage of assets under management. After we agree on an investment strategy, you grant us discretion (we determine for you) how we manage your account. Your account is custom-tailored to your specific investment objectives. We do use “wrap programs”. We manage accounts on a client-by-client basis, and often on an account-by-account basis.

WAG does not have a minimum account size for starting and maintaining an advisory relationship. We, at our sole discretion, may accept clients based upon certain factors, which are listed in our ADV Part 2A. All accounts are reviewed with you by your assigned advisory representative, initially and at least annually or as agreed upon with you. The reviews focus on consistency of portfolio investments with investment objectives and risk tolerances. In addition, investment constraints are considered and tested against portfolio holdings. For additional information on our advisory services, please see Items 4, 5, and 7 of our ADV Part 2A Brochure.

After we jointly review your financial situation, Wiser Advisor Group’s investment adviser representatives (“IARs”) will primarily recommend that clients authorize the active discretionary management of their assets. Account supervision is guided by the client's stated objectives (e.g., conservative, moderate, balanced, growth, aggressive), as well as tax considerations. Based on these considerations, Wiser Advisor Group will select specific investments for your portfolios with fundamental and technical analysis, as well as charting. Wiser Advisor Group will exercise discretionary authority over your account, which means we will select the number of securities bought and sold for your account with or without your prior approval.

**For more information**, please see our ADV Part 2A Brochure, specifically items 4 and 7.

**Conversation starters** - 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 these qualifications mean?

### Item 3: Fees, Costs, Conflicts and Standard of Conduct

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

The annual advisory fee is charged as a percentage of assets under management and pursuant to the following schedule:

<i>Account Size</i>		<i>Fee (Annual percentage) *</i>
Account Size		Rate
\$ 0	<u>\$ 250,000</u>	1.40%
\$ 250,000	<u>\$ 500,000</u>	1.25%
\$ 500,000	<u>\$ 1,000,000</u>	1.20%
\$ 1,000,000	<u>\$ 3,000,000</u>	1.00%
\$ 3,000,000	<u>\$ 5,000,000</u>	0.90%
\$ 5,000,000	<u>\$ 10,000,000</u>	0.80%
\$ 10,000,000	<u>\$ 30,000,000</u>	0.65%
\$ 30,000,000	<u>\$ 30,000,000+</u>	0.55%

Our fee is based on the total market value of your account on the last day of the quarter following your account’s effective date. The asset management fee will be determined at the time of the advisory agreement. Our fee is deducted quarterly in advance. Unless paid outside of the assets in the account we manage, the asset-based fee reduces the value of your account and will be deducted from your account.

**Please note, 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 will be paying.**

Mutual funds and ETFs recommended by Wiser Advisor Group have underlying fees that are disclosed in their prospectuses. Other costs incurred in your account may include prime broker charges, wire transfer and electronic fund transfer fees, fees and taxes on brokerage accounts and securities transactions. We do not collect any fees or revenue from these products. Asset-based fees associated with a wrap fee program generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets.

*For additional information*, please see Item 5 of our ADV Part 2A Brochure.

**Conversation Starters** – Please ask us the following questions:

- 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 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Example 1: Some Wiser Advisor Group investment advisory representatives may also be licensed insurance agents. This presents a conflict of interest because those individuals may earn a commission from selling you insurance products. Client may, at their sole discretion, select either fee-based or commission-based accounts. In either case, the representative has the obligation, as a fiduciary, to put the client's best interest ahead of his/her own.
- Example 2: Wiser Advisor Group and its investment adviser representatives receive compensation based on a percentage of your assets under management. As the value of your assets under management increases, the total compensation you pay to Wiser Advisor Group and its representatives also increases. However, if your account value decreases, you still pay a fee to Wiser Advisor Group and its representatives.

*For more information*, please see our Form ADV Part 2A Brochure, specifically items 5 and 11.

**Conversation Starters** - Ask us the following questions:

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

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

WAG financial professionals are paid based on the amount of assets under advisement and any management duties for assistance with accounts or retirement plans.

**Item 4: Disciplinary History**

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

No, neither WAG nor its financial professionals have legal or disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters** - Ask us:

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

**Item 5: Additional Information**

For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at <https://adviserinfo.sec.gov/>.

To obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call our Chief Compliance Officer, Larry Lytle, at (480) 500-9055.

**Conversation Starters** - Ask us the following questions:

- 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?