

FORM CRS – CLIENT RELATIONSHIP SUMMARY

WrapManager, Inc. d/b/a
“Assembly Wealth”
March 26, 2024

Item 1 Introduction

WrapManager, Inc. d/b/a “Assembly Wealth” is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals.

Item 2 Relationships and Services

What investment services and advice can you provide me?

Our firm provides the following services.

- Assembly Wealth Wrap Fee Program - monitored continuously as part of our standard service with a \$500,000 household investment minimum. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us otherwise in writing.
- Financial Planning Services (Stand-Alone)

For additional information including minimum investment amounts, please see

<https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV 2A brochure (Items 4.A. and 5 of Part 2A Appendix 1). CRD# 108834.

Conversation Starters - ask your financial advisor:

- *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 Conflict

What fees will I pay?

Our fees are assessed quarterly in advance with adjustments made monthly for deposits or withdrawals. They are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- Our firm charges asset-based fees, therefore having more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- Under our wrap fee program, advisory services, portfolio strategies, management and transaction services are provided for one fee. This is different from non-wrap fee management programs whereby an investment firm's services are provided for a fee, but transaction services are billed separately on a per-transaction basis and portfolio management may be charged as a separate fee.
- For client's engaging Assembly Wealth for stand-alone financial planning, fees are negotiable, but generally range from \$2,500 to \$5,000 on a fixed fee basis, and from \$125 to \$375 on an hourly rate basis, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s).

Additional Information:

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 information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Item

4 of Part 2A Appendix 1) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

Conversation Starters - ask your financial advisor:

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

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 may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.
- Our firm earns money by charging fees based on an agreed upon percentage of assets under management. The larger the amount of assets we manage for you, the more we will make in fees. Therefore, as your account increases in value, our fees will also increase. If your account decreases in value, our fees will decrease.

Additional information:

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

How do your financial professionals make money?

- Our professionals are compensated based on the amount of assets they service and therefore earn higher compensation for investing more of your money. This also creates a financial incentive to obtain new clients.

Item 4 Disciplinary History

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

Our firm has no disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters - ask your financial advisor:

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

Item 5 Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.letsassemble.com; emailing at compliance@letsassemble.com or calling us at 415-541-7774.

Conversation Starters - ask your financial advisor:

- *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?*

Exhibit A – Summary of Material Changes

Below you will find a summary of the changes made since our previous Relationship Summary dated 7/14/2023:

Section Heading	Summary of Change
Item 1 - Introduction	WrapManager is now doing business as Assembly Wealth.