



Client Relationship Summary

March 26, 2024

Wooster CortHELL is registered with the SEC as an investment advisor. We offer investment advisory services to retail investors, such as individuals, families, small businesses, and certain trusts. Brokerage and investment advisory services and fees differ. It is important for retail investors to understand the differences. For example, simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Wooster CortHELL provides personalized confidential investment management services to retail investors. For clients whose assets we manage, we also provide financial planning services. In these cases, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service.

As part of our standard service, we monitor the assets we manage for you on at least a quarterly basis. We accept discretionary authority to manage client securities. This means we have the authority to determine the securities to be bought or sold, the amount to be bought or sold and when to place the order without obtaining your specific consent. Our authority over your accounts continues until our engagement is terminated. We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. Our firm does not require an account minimum.

Conversation Starters:

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?

Wooster CortHELL's management fees are calculated as a percentage of the assets we manage on your behalf. Management fees are paid quarterly, in arrears and are debited from your account based on the value on the last business day of the quarter. Our annual tiered fee range is from 0.6% to 1% depending on the size of the account. We do not charge an annual minimum fee.

Wooster CortHELL's cash management fees are calculated as a percentage of the assets we manage in the program. Management fees are paid quarterly, in arrears and are debited from the cash management account based on the value on the last business day of the quarter. Our annual tiered fee range is from 0.2% to 0.5% depending on the size of the account.

Investment Management and Cash Management are two separate and distinct programs. Therefore, assets in the Investment Account(s) and assets in the Cash Management Account(s) will NOT be aggregated (added together) to determine breakpoints for fee calculation purposes.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge for effecting certain securities transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). 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.

More information may be obtained from [Wooster CortHELL's Form ADV Part 2A Brochure](#). Once on the site, click on [Part 2 Brochures](#).

Conversation Starter:

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?

<p>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?</p>	<p>When we act as your investment advisor, 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. Our fee is calculated as a percentage of your assets under management. Therefore, the more assets you have in your advisory account, the more you will pay us for our investment management services. We have an incentive to encourage you to increase the assets maintained in accounts we manage. Here are some examples:</p> <p>A client receives a windfall (such as an inheritance) and wants advice as to its best use. The client may either add it to their accounts for us to manage or use it to pay down debt. Another example is where a client is eligible to roll over a retirement account, such as a 401(k) for us to manage. In each of these cases, our total fee would be higher if the client places additional assets under our management.</p> <p>More information may be obtained from Wooster Corthell's Form ADV Part 2A Brochure. Once on the site, click on Part 2 Brochures.</p>	<p><i>Conversation Starter:</i></p> <p><i>How might your conflicts of interest affect me, and how will you address them?</i></p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are compensated on a salary basis. Advisors do not receive extra pay based on the amount of assets they manage or the complexity of the portfolio. However, certain of our financial professionals, based upon their individual professional ability, are eligible to receive a quarterly performance bonus. Also, certain of our financial professionals, based upon their ownership interest in our firm, will receive a profit distribution.</p> <p>You should discuss your financial professional's compensation directly with your financial professional.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. For a free and simple search tool to research our firm and its professionals, please go to Investor.gov/CRS.</p>	<p><i>Conversation Starter:</i></p> <p><i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p>Additional Information</p>	<p>For more detailed information about our <i>Advisory Business</i> and the <i>Types of Clients</i> we generally service, please See Items 4 and 7, respectively in our ADV Part 2A.</p> <p>You may call our firm at 800-649-5419 or visit our website at www.woostercorthell.com to obtain additional information or to request a copy of Wooster Corthell's Client Relationship Summary at any time.</p>	<p><i>Conversation Starter:</i></p> <p><i>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?</i></p>



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Summary of Material Changes

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Material Changes since the Last Update on September 8, 2023

How do your financial professionals make money?

Although a non-material change, clarification has been updated to reflect the timing and eligibility of bonus payments.