
ITEM 1: INTRODUCTION

Wiser Wealth Management, Inc. (“we,” “our,” or “us”) is registered with the Securities and Exchange Commission (“SEC”). We recognize that brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services we offer along with an explanation of our fees. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our firm offers investment advisory services to retail investors. Our comprehensive wealth management service includes asset management and comprehensive financial planning services. We also offer comprehensive financial planning for a flat fee that does not include discretionary asset management services. Financial Planning services cover various topics such as retirement planning, insurance analysis, cash flow budgeting, business planning, estate planning, tax planning, charitable giving, college planning, and portfolio asset allocation based on individual risk tolerance and objectives. For those engaging us for comprehensive wealth management, we implement the portfolio objectives of your financial plan and monitor your portfolio on an ongoing basis. We generally build our portfolios using low-cost exchange-traded funds (ETFs). For comprehensive wealth management clients, we provide discretionary asset management without any material limitations. This means that we can place trades on your behalf without contacting you first as long as those trades are within your risk tolerance and objectives. Our firm does not have a minimum account size, however, retail investors with assets of less than \$400,000 will generally open accounts through our Flightpath wrap fee program with the option to also use our flat fee comprehensive planning service.

FOR ADDITIONAL INFORMATION, PLEASE REFERENCE [FORM ADV PART 2A – ITEMS 4 & 7](#), [APPENDIX 1 – ITEM 4](#).

Conversation Starter – Additional questions to ask a 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?

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

For comprehensive wealth management clients, our principal fees and costs are based on the value of your accounts under our management (assets under managements or “AUM”). We charge a linear, asset-based fee for AUM, in which the fee percent charged on all assets goes up or down when you pass through specified fee breakpoints. In our Flightpath program, we charge a single asset-based wrap fee. The more assets that are in your advisory account, the greater the dollar amount you will pay in fees in most cases. Therefore, our firm has an incentive to increase the value of your portfolio over time, thus increasing our fee. Our AUM fee includes both portfolio management and financial planning. Flightpath Clients have flat fee planning available to them. We deduct AUM fees from your account on a quarterly basis, billed in advance (or billed in arrears for Flightpath clients). You will be charged an AUM fee even if you do not have any transactions. Our Flat Fee financial planning services are \$5,250 for individuals and \$7,250 for business owners. Financial planning fees are paid by check. Our fees are negotiable.

Outside of our fees, you may incur additional fees and costs depending on your investments (e.g., exchange-traded funds, mutual funds and variable annuities). The custodian may charge transactional fees and product-level fees that reduce the value of your account over time. The same goes for transaction fees you pay to a custodian, if applicable, when we buy or sell an investment for your account. Flightpath clients pay a single AUM fee, which includes most brokerage and custodian charges.

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. The fees you pay us are outlined in your Investment Management Agreement or Financial Planning Agreement.

FOR ADDITIONAL INFORMATION, PLEASE REFERENCE [FORM ADV PART 2A](#) – ITEM 5, [APPENDIX 1](#) – ITEM 4

Conversation Starter – Additional questions to ask a 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 interests 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.

- 1) When using our investment advisory services, these are asset-based fees so therefore we are incentivized to encourage you to add additional funds to your accounts.
- 2) We may receive a non-economic benefit from our qualified custodians, and according to the SEC, this can be considered a conflict of interest.

FOR ADDITIONAL INFORMATION, PLEASE REFERENCE [FORM ADV PART 2A](#) – ITEMS 6, 10, & 11, [APPENDIX 1](#) – ITEM 9.

Conversation Starter – Additional questions to ask a financial professional:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

The majority of the firm's revenue is derived through our investment advisory services. These fees are collected from your accounts each quarter. Our financial professionals are employees of the firm and are paid a fixed monthly salary, plus bonuses depending on the profitability of the overall business. This compensation may vary based on different factors.

FOR ADDITIONAL INFORMATION, PLEASE REFERENCE [FORM ADV PART 2A](#) – ITEM 10, [APPENDIX 1](#) – ITEM 9.

ITEM 4: DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit www.investor.gov for a free, simple search tool to research us and our financial professionals.

Conversation Starter – Additional questions to ask a financial professional:

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, see our latest Firm Brochure available at adviserinfo.sec.gov/firm/summary/125282. If you would like up-to-date information or a copy of this Relationship Summary, please contact our office at 678-905-4450 or email your request to compliance@wiserinvestor.com.

Conversation Starter – Additional questions to ask a 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?

Form CRS - Client Relationship Summary
March 11, 2024

This version of our Form CRS includes the following updates:

- Our Investment Advisory Service is now called Comprehensive Wealth Management to better align with the services we provide under this business model.
- We are now offering stand-alone financial planning for a flat fee: \$5,250 for individuals and \$7,250 for business owners.