

## Section 1. Introduction

Fiscal Wisdom Wealth Management, is a Registered Investment Adviser with the Securities and Exchange Commission ("SEC"). Advisory accounts, services, and fees, which we offer, are different from transaction-based compensation services and accounts provided by a Broker-Dealer ("BD"). It is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), providing educational materials about investment advisers (like us), broker-dealers, and investing.

## Section 2. Relationships and Services. What investment services and advice can you provide to me?

We offer investment advisory services to retail investors. Below is the description of the services that we provide.

- As part of our standard investment advisory services, we offer investment advice regularly. We will discuss your investment goals, design a strategy to achieve your investment goals, choose an investment manager if appropriate, and ensure your account's ongoing monitoring.
- We will contact you by phone, email, or regular mail at least quarterly regarding your portfolio and investments. You can choose a "discretionary account" that allows us to buy and sell investments without asking you in advance or a "non-discretionary account" where we give you advice, and you decide which investments to buy and/or sell.
- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.
- We offer Financial Planning services and Insurance Products to retail investors from those investment advisor representatives ("IAR's") who are qualified to provide them.
- Account minimums can vary, and your IAR can provide details regarding the minimum account or investment amounts with you. We do not offer proprietary products, meaning products offered only by our firm.

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

**Conversation Starter:** Please consider asking us the following questions.

- Given my financial situation, should I choose an investment advisory service, why or why not?
- How will I choose investments recommended to me?
- What is your relevant experience, including your licenses, educations, and other qualifications? What do these qualifications mean?

## Section 3. Fees, Costs, Conflicts, and Standard of Conduct. What fees will I pay?

The following describes principal fees and costs. If you open an advisory account, you will pay an ongoing asset-based fee billed at the end of each month or quarter, calculated as a percentage of the value of cash and investments in your advisory account. Our fee schedule can be found in our advisory agreements and our form ADV Part 2A. We also provide financial planning services for a fixed or hourly fee or an annual retainer fee. The more assets you as a retail investor have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase your account's assets, which will increase our fees. You will pay fees and costs whether you make or lose money on your investment or whether you buy or sell investments during the billing period. The following describes other fees and costs. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities and insurance products, you will pay fees such as "surrender charges" (which can decline over time) when selling the investment. You may pay transaction fees when we buy and sell investments for you. You will also be charged fees by a bank or Broker-Dealer that holds your assets (called "custody"). Other fees you pay will include (but are not limited to) account maintenance services and product-level fees.

**For additional information and to view our fees, please see our Form ADV Part 2A,**

**Conversation Starter:** As a retail investor, please consider asking the financial professional about the impact of fees and cost on investments. "Help me understand how the fees and costs might affect my investments. If give you \$10,000 to invest for example, 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?**

**Standard of Conduct:** 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.

- Clients are required to utilize broker-dealer/custodians of the IAR's choice. IAR's have access to different custodians, such as Pershing Advisor Solutions and Schwab, Interactive Brokers and Altruist. Fiscal Wisdom Wealth Management does not receive special compensation for recommending custodians or broker-dealers.

**For additional information, please see our Form ADV Part 2A.**

**Conversation Starter:** As a retail investor, please consider asking the financial professional about the impact conflicts of interest: "How might your conflicts of interest affect me, and how will you address them?"

**How do your financial professionals make money?** Our IAR's are compensated by being paid a portion of the advisory fees that we charge you. IAR's who are also licensed to sell products through the BD can be paid product sales commissions. The firm does not pay bonuses or competitive sales-related compensation fees.

#### Section 4. Disciplinary History

**Do you or your financial professionals have a legal or disciplinary history? Yes.** Fiscal Wisdom Wealth Management does not have any reportable disclosures or disciplinary history, although some of the IAR's do. Please visit [investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our financial professionals. You can view the Investment Adviser Representative's disclosures on their ADV Part 2.

**Conversation Starter:** As a retail investor, please consider asking the following about the disciplinary history of the financial professionals. "As a Financial Professional, do you have any disciplinary history? For what type of conduct?"

#### Section 5. Additional Information

For additional information on our investment advisory services and to request a copy of the Client Relationship Summary ("Form CRS"), go to IAPD at <https://adviserinfo.sec.gov/> to review our ADV (you will use our SEC# 801-119231) or you may access our website at <https://www.FiscalWisdom.com/>. To report a problem to the SEC, call the toll-free investor assistance line at (860) 673-1942. If you have any questions or concerns, please feel free to contact Fiscal Wisdom Wealth Management at (860) 673-1942.

**Conversation Starter:** As a retail investor, please consider asking us the following questions:  
"Who is my primary contact person? Is she or he a representative of an investment adviser and or a broker-dealer?"  
"Whom can I talk to if I have concerns about how this person is treating me?"

To learn more about investing with an Investment Adviser, please use <https://www.investor.gov/>. Please visit <https://www.investor.gov/introduction-investing/investing-basics/glossary/conversation-starters> for a list of additional questions you can ask when choosing a financial professional.