

Client Relationship Summary [Form CRS] August 12, 2024

Rezny Wealth Management, Inc. is registered with the Securities and Exchange Commission (SEC). We provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials for you.

Relationship and Services

What Investment services and advice can you provide me?

We provide investment advisory and discretionary portfolio management tailored to clients' goals, objectives, and risk tolerance. We also offer financial planning services as needed, taking a holistic approach to a well-rounded financial relationship. Our clients are retail investors. Our focus is on **active portfolio management** of client accounts, with an emphasis on adjusting allocations and investments based on changing dynamics in the economy and investment markets.

As a client, we will help you determine the appropriate Portfolio Objective "Risk Model" to fit your unique situation. Our actively managed strategies "Models" invest primarily in individual Stocks, Bonds and Exchange-Traded Funds (ETFs), or other investments if deemed appropriate. Strategies may also invest in defensive positions in inverse-index ETFs if conditions warrant.

Our investment management services are offered on a discretionary basis only, which means that you grant us the authority to determine the type of securities and the size of positions that will be held in your account and to place trades ("buys or sells") without calling you first. Client accounts, investments, and allocations within those client accounts are monitored by our portfolio managers on an ongoing basis. Portfolio changes will be made as necessary based on changing investment dynamics.

- **Account Monitoring:** We monitor and manage your investments and accounts on a daily basis.
- **Investment Authority:** We manage investment accounts on a discretionary basis, deciding which investments to buy or sell based on your goals, objectives, and risk profile.

You can find more information about our business and services in our Firm Brochures (Form ADV, Part 2A), available at <https://adviserinfo.sec.gov/firm/brochure/109638>.

To enter an advisory relationship, we generally require a \$1,000,000 minimum asset level in aggregate. Please see Items 4 and 7 of our [ADV Part 2A](#) brochure, available on our website and also at www.adviserinfo.sec.gov.

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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

You will be charged an investment management fee based on the total value of the assets in all your related accounts under management. Our annual rates range from 1.50% to less than 1.00%. The fee is prorated quarterly and paid in advance based on the combined value of your assets under management at the end of the previous quarter. Keep in mind, the more assets you have in your account, the more you will pay in fees. This creates a conflict of interest as the firm may therefore have an incentive to encourage you to increase the assets in your account. For more information about our fee schedule and billing process, please review Item 5 in our [ADV Part 2A](#) brochure available on our website and also at www.adviserinfo.sec.gov.

In addition to our management fee, the custodian/broker-dealer where your account is held may charge you brokerage commissions and/or transaction fees if we buy or sell certain investments such as no-load mutual funds in your account, or they may charge a fee for special client-requested services, including wire transfers or overnight mail. Also, relative to all mutual fund and ETF purchases, you incur charges 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. Similarly situated clients could pay different fees based upon a combination of factors. Please note that the services provided by us could be available from other advisors at lower fees. We may, at our sole discretion, adjust a portion of our fees.

Conversation Starters:

- 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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 is an example to help you understand what this means: We have a conflict of interest when current or prospective clients ask for our advice on rolling over a 401(k) or other retirement assets to an IRA under our management, as this would mean additional money management revenue for our firm.

At Rezny Wealth Management, “RWM”, our only source of revenue is from investment management fees paid by our clients. **RWM is a Fee-Only Fiduciary Money Manager.** RWM **does not** own an outside brokerage firm or insurance company as a shell company to sell commission products like annuities and life insurance. **RWM is truly Fee-Only.**

Conversation Starter:

- Do any of your advisors or your firm own an outside shell company that allows your advisors to sell any commission products like annuities and insurance?
- Do you disclose these commission sales and conflicts of interest on your ADV and how this conflict harms our relationship and is not fiduciary advice?

For detailed information, refer to our [Form ADV Part 2A Brochure](https://adviserinfo.sec.gov/firm/brochure/109638), Items 5 and 6 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/109638>.

Conversation Starter:

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the form of a salary based on management's discretion.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Conversation Starter:

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

Additional Information:

You can find additional information about our firm's investment advisory services along with this relationship summary on the SEC's website at www.adviserinfo.sec.gov by searching for Firm CRD #109638.

You may also contact Rezny Wealth Management, Inc. at 800-618-8577 or through our website at www.ReznyWealth.com to request up-to-date information and a copy of this relationship summary.

Conversation Starter:

- 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?