

FORM ADV PART 2A

**McGlone Suttner Wealth Management, Inc.
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March 21, 2024

This brochure provides information about the qualifications and business practices of McGlone Suttner Wealth Management, Inc. If you have any questions about the contents of this Brochure, please contact us at (920) 882-5299 and/or Compliance@mcglonesuttner.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about McGlone Suttner Wealth Management, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

Any references to McGlone Suttner Wealth Management, Inc. as a registered investment adviser or its related persons as registered advisory representatives does not imply a certain level of skill or training.

Item 2 – Material Changes

The material changes in this brochure from the last annual updating amendment of McGlone Suttner Wealth Management, Inc. on 03/04/2023, are described below. Material changes relate to McGlone Suttner Wealth Management, Inc.'s policies, practices or conflicts of interests.

- McGlone Suttner has updated its brokerage practices to disclose its ability to aggregate (block) multiple client trades. (Item 12)

Our brochure may be requested free of charge by contacting Tom Suttner at (920) 882-5299 or Compliance@mcglonesuttner.com.

Additional information about McGlone Suttner Wealth Management, Inc. is also available via the SEC's website www.adviser.sec.gov. The website also provides information about any persons affiliated with McGlone Suttner Wealth Management, Inc. who is registered as an investment adviser representative of McGlone Suttner Wealth Management, Inc.

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Item 4 – Advisory Business

McGlone Suttner Wealth Management, Inc., formerly Verus Investment Advisory Group, Inc., (hereinafter referred to as “McGlone Suttner”) is an investment advisory firm offering a variety of advisory services customized to your individual needs.

McGlone Suttner Wealth Management, Inc., formerly Verus Investment Advisory Group, Inc., was established April 1, 2009. The principal owners of McGlone Suttner are Thomas J. Suttner, President and Chief Compliance Officer and Jason A. McGlone, Co-Owner. Additional business information about Thomas Suttner and Jason McGlone are disclosed on the Supplemental Brochures available upon request.

McGlone Suttner offers the following advisory services. As previously stated, each of the services is more fully described below.

- Asset Management Services
- Financial Planning and Consulting Services

McGlone Suttner tailors the advisory services it offers to your individual needs. You may impose restrictions and/or limitations on the investing in certain securities or types of securities. McGlone Suttner will ask you to complete a Personal Confidential Questionnaire to assist McGlone Suttner with obtaining information about your background, financial situation and history. Additionally, McGlone Suttner will meet with you and conduct an interview and data gathering session to continue the due diligence process. The information gathered by McGlone Suttner will assist McGlone Suttner to provide you with the requested services and customize the services to your financial situation. Depending on the services you have requested, McGlone Suttner will gather various financial information and history from you including, but not limited to:

- Employment information
- Retirement and financial goals
- Investment objectives
- Investment horizon
- Financial needs
- Cash flow analysis
- Cost of living needs
- Education needs
- Savings tendencies
- Insurance needs
- Other applicable financial information required by McGlone Suttner in order to provide the investment advisory services requested.

McGlone Suttner will not verify any information received from you or from any other professional (e.g., attorney, accountant) you have engaged on your behalf. McGlone Suttner will rely on the information provided and assume the information is complete, true and accurate. You are under no obligation to act upon any recommendations offered by McGlone Suttner or implement the recommendations through McGlone Suttner.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

As of December 31, 2023, McGlone Suttner has \$689,144,646 in discretionary assets under management. McGlone Suttner also has \$20,153,137 in assets under advisement.

Asset Management Services

Upon McGlone Suttner completing its analysis of your situation, McGlone Suttner will determine an asset allocation customized to your financial goals, objectives, and risk tolerance. McGlone Suttner utilizes a combination of individual investments and model portfolios designed by McGlone Suttner to fit your needs. McGlone Suttner has designed several model portfolios. The models are designed around various account sizes and risk tolerances.

McGlone Suttner will schedule a meeting with you and present the recommended portfolio allocation. Upon your approval, McGlone Suttner will implement the portfolio allocation. McGlone Suttner will provide continuous and ongoing management of your account. Unless otherwise expressly requested by you, McGlone Suttner will manage the account and will make changes to the allocation as deemed appropriate by McGlone Suttner on a discretionary basis. Therefore, McGlone Suttner will determine the securities to be purchased and sold in the account and will alter the securities holdings from time to time, without prior consultation with you. McGlone Suttner may actively trade securities and hold such holdings for periods of 30 days or less or maintain positions for longer or shorter-term periods.

McGlone Suttner generally limits its investment advice to mutual funds, exchange traded funds (ETFs), individual stocks, bonds. McGlone Suttner may use other securities as well to help diversify a portfolio when applicable. In some instances, McGlone Suttner may utilize the services of a sub-adviser to manage some or all of a client's portfolio.

You are advised transactions in the account, account reallocations and rebalancing may trigger a taxable event, with the exception of IRA accounts, 403(b) accounts and other qualified retirement accounts.

Financial Planning and Consulting Services

Prior to engaging McGlone Suttner to provide financial planning or consulting services, you will be required to enter into a written agreement. The agreement will set forth the terms and conditions of the engagement, the scope of services to be provided and McGlone Suttner's fees.

McGlone Suttner will schedule a meeting with you and present the analysis of your situation and recommendations for steps to be taken to assist you to work toward financial goals.

Plans are based on your financial situation at the time and are based on financial information disclosed by you to McGlone Suttner. You are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. However, past performance is in no way an indication of future performance. McGlone Suttner cannot offer any guarantees or promises that your financial goals and objectives will be met. Further, you must continue to review the plan and update the plan based upon changes in your financial situation, goals, or objectives or changes in the economy. Should your financial situation or investment goals or objectives change, you must notify McGlone Suttner promptly of the changes. You are advised that the advice offered by McGlone Suttner may be limited and is not meant to be comprehensive. Therefore, you may need to seek the services of other professionals such as an insurance adviser, attorney and/or accountant.

You are not obligated to implement advice through McGlone Suttner or Advisory Representatives. Should you implement the plan with McGlone Suttner's Advisory Representatives commissions or other compensation may be received in addition to the advisory fee paid to McGlone Suttner.

Pension Consulting Services

McGlone Suttner offers consulting services to pension or other employee benefit plans (including but not limited to 401(k) plans). Pension consulting may include, but is not limited to:

- identifying investment objectives and restrictions
- providing guidance on various assets classes and investment options
- recommending money managers to manage plan assets in ways designed to achieve objectives
- monitoring performance of money managers and investment options and making recommendations for changes
- recommending other service providers, such as custodians, administrators and broker-dealers
- creating a written pension consulting plan

These services are based on the goals, objectives, demographics, time horizon, and/or risk tolerance of the plan and its participants.

General Information

You are advised the investment recommendations and advice offered by McGlone Suttner are not legal advice or accounting advice. You should coordinate and discuss the impact of financial advice with your attorney and/or accountant. You are advised that it is necessary to inform McGlone Suttner promptly with respect to any changes in your financial situation and investment goals and objectives. Failure to notify McGlone Suttner of any such changes could result in investment recommendations not meeting your needs.

Wrap Fee Programs

A wrap fee program is an investment program wherein the investor pays one stated fee that includes management fees, transaction costs, and certain other administrative fees. McGlone Suttner does not participate in any wrap fee programs.

Item 5 – Fees and Compensation

You are advised comparable services may be available from other investment advisers and financial professionals at fees that may be more or less than the fees charged by McGlone Suttner.

Asset Management Services and Pension Consulting Services

Advisory fees will be charged in advance of each calendar quarter. The quarterly advisory fee will be calculated based on the value of the Account on the last business day of the just completed calendar quarter. Note, the quarter-end custodian account value may be different than the actual value used to calculate fees due to the delayed posting of dividends to the account as of last day of the quarter. Fees for partial calendar quarters (i.e. accounts established or closed during a calendar quarter) will be prorated. In limited circumstances (i.e. Group Annuity accounts, TAMPs), fees will be payable monthly or quarterly in arrears. The monthly/quarterly fee will be calculated based on the market value of the assets on the last business day of the current month or calendar quarter. In some cases, McGlone Suttner may charge clients a fixed annual fee instead of a percentage of assets under management. This is not the normal fee structure, therefore, McGlone Suttner will handle these situations on a case-by-case basis.

As previously stated, the initial fee for accounts established during a quarter will be prorated. Fees will be charged for each initial deposit based upon days in the account for the initial quarter. The initial fee will be due at the end of the current quarter and will be charged along with the next quarterly fee paid in advance.

McGlone Suttner will charge you an annual fee ranging up to 1.5%. Your fee will be quoted to you and agreed upon prior to implementation of the services. Your agreed upon fee will be indicated in the agreement executed between you and McGlone Suttner. McGlone Suttner will determine your fee after considering various factors including value of the assets under management, complexity of your situation, and services to be rendered. McGlone Suttner aggregates or households all of your managed accounts together to determine your quarterly fee.

McGlone Suttner Wealth Management, Inc.

Fees are negotiable. The negotiability of the fee is at the discretion of McGlone Suttner and is based on various factors including anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention and pro-bono activities. Fees are not based on a share of capital gains upon or capital appreciation of the funds or any portion of the funds.

You may make additions to the Account or withdrawals from the Account, subject to McGlone Suttner's right to terminate its management services. You may withdraw account assets at any time upon notice to McGlone Suttner of the withdrawal so that McGlone Suttner can best allocate the balance. Additionally, withdrawals will affect the performance of your account. Additional assets deposited into the Account in excess of \$100,000, based on an aggregate of all deposits occurring during the calendar quarter, a prorated fee will be charged based on the value of the deposit and charged at the next account billing. Additionally, partial withdrawals in excess of \$100,000, based on an aggregate of all withdrawals occurring during the calendar quarter, will result in a prorated portion of the fee being credited to the next fee billing. No fee adjustments will be made for Account appreciation or depreciation.

McGlone Suttner reserves the right to liquidate any transferred securities or decline to accept particular securities into your account. You are advised that when transferred securities are liquidated, they may be subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

McGlone Suttner may change the above fee schedule upon 30-days prior written notice to you.

In addition to the advisory fees above, you will pay transaction fees for securities transactions executed in your account in accordance with the custodian's transaction fee schedule. Additionally, you may pay fees for custodial services, account maintenance fees, transaction fees, and other fees associated with maintaining the Account. Such fees are not charged by McGlone Suttner and are charged by the product, broker/dealer or account custodian. McGlone Suttner does not share in any portion of such fees. Additionally, you may pay your proportionate share of the fund's management and administrative fees and sales charges as well as the mutual fund adviser's fee of any mutual fund they purchase. Such advisory fees are not shared with McGlone Suttner and are compensation to the fund-manager.

Advisory fees will generally be collected directly from your account, provided you have given McGlone Suttner written authorization. Authorization for McGlone Suttner to deduct its fees from your managed account(s) will be given in the advisory agreement executed between you and McGlone Suttner. You will be provided with an account statement reflecting the deduction of the advisory fee. If the Account does not contain sufficient funds to pay advisory fees, McGlone Suttner has limited authority to sell or redeem securities in sufficient amounts to pay advisory fees. You may reimburse the account for advisory fees paid to McGlone Suttner, except for ERISA and IRA accounts.

Termination Provisions

McGlone Suttner Wealth Management, Inc.

The management agreement will continue until terminated by either you or McGlone Suttner. You may terminate investment advisory services obtained from McGlone Suttner, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with McGlone Suttner. You will be responsible for any fees and charges incurred from third parties as a result of maintaining the Account such as transaction fees for any securities transactions executed and Account maintenance or custodial fees. Thereafter, you may terminate investment advisory services upon McGlone Suttner's receipt of your written notice to terminate. Should you terminate investment advisory services during a calendar quarter, you will be issued a pro-rated refund of the advisory fee from the earlier of the date of receipt of written notice to terminate or the assets leaving the account to the end of the calendar quarter.

Financial Planning and Consulting Services

You are advised that fees for planning services are strictly for planning services. Therefore, you may pay fees for additional services obtained such as asset management.

Fees are negotiable. Your fees will be dependent on several factors including time spent with McGlone Suttner, number of meetings, complexity of your situation, amount of research, services requested and staff resources. Additionally, the hourly fee charged by McGlone Suttner Advisory Representatives may vary. Therefore, you are advised the fee you are paying may be more or less than the hourly fee charged by another McGlone Suttner Advisory Representative.

Fee Type	Maximum Fee	Payable
Hourly Fee	\$250 per hour	At the time of engagement of the relationship, McGlone Suttner will provide you with a fee quote. One-half (1/2) of the fee will be due to McGlone Suttner upon execution of the agreement with McGlone Suttner. The balance of the fee will be due upon delivery of the plan or analysis or completion of the requested services.

If you obtain asset management services through McGlone Suttner, McGlone Suttner may agree to offset all or a portion of your planning fee against asset management fee. The determination of whether or not an offsetting of fees will be made will be dependent upon the amount of time involved providing the planning services, complexity of your situation, amount of assets under management and the Advisory Representative.

Termination Provisions

You may terminate advisory services obtained from McGlone Suttner, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with McGlone Suttner. Thereafter, you may terminate advisory services upon delivery and receipt of your written notice to McGlone Suttner. You will be responsible for any time spent by McGlone Suttner. McGlone Suttner will refund any unearned fees. Refunds will be calculated by multiplying the time spent by the agreed upon hourly rate.

Insurance Products

Product sales from a financial professional of McGlone Suttner is separately licensed as an independent insurance agent and earns additional commission-based compensation for selling insurance products. Insurance commissions are separate from, and in addition to, our advisory fees. This practice presents a conflict of interest because the professional has an incentive to recommend insurance products based on their interest in earning the commissions rather than based solely on your insurance or investment needs.

Item 6 – Performance-Based Fees and Side-By-Side Management

This section is not applicable to McGlone Suttner since McGlone Suttner does not charge performance-based fees.

Item 7 – Types of Clients

McGlone Suttner's services are geared toward individuals both high net worth and other than high net worth, qualified plans and businesses and business owners.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

McGlone Suttner uses Morningstar Office as its analytical tool to assist with evaluating and comparing your current portfolio holdings to McGlone Suttner's proposed allocation. Additionally, the program is used on an ongoing basis to evaluate your portfolio periodically.

McGlone Suttner uses a diversified portfolio approach to develop asset allocations and strategies while taking into consideration your investment timeline and risk tolerance. Assets are diversified by company size, asset class, style, geographic location, quality and manager.

McGlone Suttner uses the following guidelines when selecting mutual funds and ETFs to be considered for your portfolio allocation: consistent and above average performance; five-year track record; and the fund manager has managed for the fund for at least three years. However, the aforementioned are not steadfast factors. McGlone Suttner uses its experience and other research to aid in making investment decisions.

McGlone Suttner as a general guideline will maintain 2.25% or less of the account value in cash, unless you have special cash needs. McGlone Suttner takes a long-term approach to investing.

McGlone Suttner does not represent, warrant or imply that the services or methods of analysis used by McGlone Suttner can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to major market corrections or crashes. Past performance is no indication of future performance. No guarantees can be offered that your goals or objectives will be achieved. Further, no promises or assumptions can be made that the advisory services offered by McGlone Suttner will provide a better return than other investment strategies.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and capital gains if the value of the stock increases. The value of equity

securities may fluctuate in response to specific situations for each company, industry market conditions and general economic environments.

Fixed Income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This includes corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general the fixed income market is volatile, and fixed income securities carry significant interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting, but these bonds still carry a risk of losing share price value. Risks of investing in foreign fixed income securities also include the general risks inherent in non-U.S. investing.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond (fixed income) nature or stock (equity) nature, or a mix of multiple underlying security types.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Because ETFs use “authorized participants” (Aps) as agents to facilitate creations or redemptions (primary market), there is a risk that an AP decides to no longer participate for a particular ETF; however, that risk is mitigated by the fact that other Aps can step in to fill the vacancy of the withdrawing AP [an ETF typically has multiple Aps] and ETF transactions predominantly take place in the secondary market without need for an AP. Like other liquid securities, ETF pricing changes throughout the trading day and there can be no guarantee that an ETF is purchased at the optimal time in terms of market movements. Moreover, due to market fluctuations, ETF brokerage costs, differing demand and characteristics of underlying securities, and other factors, the price of an ETF can be lower than the aggregate market price of its cash and component individual securities (net asset value – NAV). An ETF is subject to the same market risks as those of its underlying individual securities, and also has internal expenses that can lower investment returns.

Structured notes are debt securities issued by financial institutions with performance linked to an underlying index or indices. Specifically, the return is typically based on a single equity, a basket of equities, equity indices, interest rates, commodities, or foreign currencies. The performance of a structured note is linked to the performance of the underlying investment, so risk factors applicable to that investment will also apply to the structure note. Investing in structured notes also carries liquidity risk, credit risk, and market risk. There is also the risk of capital loss and additional complexity beyond more direct investment in the underlying asset.

Margin transactions use leverage that is borrowed from a brokerage firm as collateral. Leverage enhances the ability to acquire assets, but also amplifies net profits and losses and increases

transaction costs. When losses occur, the value of the margin account may fall below the brokerage firm's threshold thereby triggering a margin call. This may force the account holder to either allocate more funds to the account or sell assets on a shorter time frame than desired.

Selection of Other Advisers: Although McGlone Suttner will seek to select only money managers who will invest clients' assets with the highest level of integrity, McGlone Suttner's selection process cannot ensure that money managers will perform as desired and McGlone Suttner will have no control over the day-to-day operations of any of its selected money managers. McGlone Suttner would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift" or even regulator breach or fraud. In monitoring and analyzing the third-party advisers, McGlone Suttner uses benchmarking analysis, assessing whether the adviser's performance has met, exceeded, or fallen short of comparable benchmarks (e.g., Russell 2000, S&P 500, etc.), together with comparison against any stated benchmarks the adviser has set for itself.

You are advised investing in securities involves risk of loss, including the potential loss of principal. Therefore, your participation in any of the management programs offered by McGlone Suttner will require you to prepare to bear the risk of loss and fluctuating performance.

Item 9 - Disciplinary Information

There is no reportable disciplinary information required for McGlone Suttner or its management persons that is material to your evaluation of McGlone Suttner, its business or its management persons.

Item 10 - Other Financial Industry Activities and Affiliations

Neither McGlone Suttner nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

Neither McGlone Suttner nor its representatives are registered as or have pending applications to become either a Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

Several of McGlone Suttner's investment adviser representatives are also licensed as insurance agents. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of McGlone Suttner are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. McGlone Suttner addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. McGlone Suttner periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. McGlone Suttner will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying

between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by McGlone Suttner's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

McGlone Suttner does not utilize nor select third-party investment advisers except when utilizing a sub-adviser.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

McGlone Suttner and its associated persons may buy or sell securities identical to those securities recommended to you. Therefore, McGlone Suttner and/or its associated persons may have an interest or position in certain securities that are also recommended and bought or sold to you. McGlone Suttner and its associated persons will not put their interests before your interest. McGlone Suttner and its associated persons may not trade ahead of you or trade in such a way to obtain a better price for themselves than for you or other clients.

McGlone Suttner is required to maintain a list of all securities holdings for its associated persons and develop procedures to supervise the trading activities of associated persons who have knowledge of your transactions and their related family accounts at least quarterly. Further, associated persons are prohibited from trading on non-public information or sharing such information.

You have the right to decline any investment recommendation. McGlone Suttner and its associated persons are required to conduct their securities and investment advisory business in accordance with all applicable Federal and State securities regulations.

Code of Ethics

McGlone Suttner has a fiduciary duty to you to act in your best interest and always place your interests first and foremost. McGlone Suttner takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as McGlone Suttner's policies and procedures. Further, McGlone Suttner strives to handle your non-public information in such a way to protect information from falling into hands that have no business reason to know such information and provides you with McGlone Suttner's Privacy Policy. As such, McGlone Suttner maintains a code of ethics for its Advisory Representatives, supervised persons and staff. The Code of Ethics contains provisions for standards of business conduct in order to comply with federal securities laws, personal securities reporting requirements, pre-approval procedures for certain transactions, code violations reporting requirements, and safeguarding of material non-public information about your transactions. Further, McGlone Suttner's Code of Ethics establishes McGlone Suttner's expectation for business conduct. A copy of our Code of Ethics will be provided to you upon request.

Item 12 - Brokerage Practices

McGlone Suttner has entered into a relationship with National Financial Services, LLC and Fidelity Brokerage Services, LLC (together referred to as “Fidelity”) to participate in the Fidelity Institutional Wealth Services (“FIWS”) platform. Fidelity provides custody, execution, and clearance and settlement services for stocks, bonds, Fidelity mutual funds, non-Fidelity mutual funds, and other securities held at Fidelity for clients who select Fidelity as custodian of their accounts. McGlone Suttner is independently owned and operated and not affiliated with Fidelity.

You are under no obligation to utilize the services of Fidelity. You are advised you may maintain accounts at another broker/dealer. However, in order for McGlone Suttner to effectively provide its management services to you, the broker/dealer you select must provide McGlone Suttner access to its trading platform and provide duplicate statements and confirmations. Further, you are advised if you select another broker/dealer McGlone Suttner may not be able to achieve the most favorable execution of your transactions. Trading costs and account maintenance may be higher than what is available through Fidelity.

In initially selecting Fidelity, McGlone Suttner conducted due diligence. McGlone Suttner’s evaluation and criteria included ability to service you, staying power as a company, industry reputation, ability to report to you and to them, trading platform, products and services available, technology resources, and educational resources.

Periodically, McGlone Suttner will review alternative broker/dealers and custodians in the marketplace to ensure Fidelity is meeting McGlone Suttner’s duty to provide best execution for your accounts. The review will include a comparison to Fidelity which involves evaluating criteria such as overall expertise, cost competitiveness and financial condition. Best execution does not simply mean the lowest transaction cost. Therefore, no single criteria will validate nor invalidate a custodian, but rather, all criteria taken together will be used in evaluating the currently utilized custodian.

You are advised there is an incentive for McGlone Suttner to recommend a broker/dealer over another based on the products and services that will be received rather than your best interest.

Fidelity provides McGlone Suttner with access to its institutional trading and custody services, which are typically not available to Fidelity retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge. There is no other contingent placed upon McGlone Suttner committing to Fidelity any specific amount of business (assets in custody or trading). Fidelity’s services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For McGlone Suttner’s clients’ accounts maintained in its custody, Fidelity generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts.

Fidelity makes available to McGlone Suttner other products and services that benefit McGlone Suttner but may not benefit you. Some of these other products and services assist McGlone Suttner in managing and administering your accounts. These include software and other technology that provide access to your account data, such as trade confirmation and account statements; facilitate trade execution and allocation of aggregated trade orders for multiple client accounts; provide research, pricing information and other market data; facilitate payment of McGlone Suttner's fees from your accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of McGlone Suttner's accounts, including accounts not maintained at Fidelity. Fidelity also makes available to McGlone Suttner other services intended to help McGlone Suttner manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Fidelity may make available, arrange and/or pay for these types of services rendered to McGlone Suttner by independent third parties. Fidelity may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to McGlone Suttner. While as a fiduciary, McGlone Suttner endeavors to act in your best interests, and McGlone Suttner's recommendation that you maintain your assets in accounts at Fidelity may be based in part on the benefit to McGlone Suttner of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Fidelity which may create a potential conflict of interest.

If McGlone Suttner buys or sells the same securities on behalf of more than one client, it might, but would be under no obligation to, aggregate or bunch, to the extent permitted by applicable law and regulations, the securities to be purchased or sold for multiple clients in order to seek more favorable prices, lower brokerage commissions or more efficient execution. In such case, McGlone Suttner would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. McGlone Suttner would determine the appropriate number of shares to place with brokers and will select the appropriate brokers consistent with McGlone Suttner's duty to seek best execution, except for those accounts with specific brokerage direction (if any). When McGlone Suttner does not or cannot aggregate trades, clients may receive less favorable prices, pay higher brokerage commissions, or experience less efficient trade execution.

Item 13 - Review of Accounts

Asset Management Services

You will be invited to participate in at least an annual review. Reviews can be conducted in person at McGlone Suttner's office or over the phone. During the annual review you will be requested to complete an annual review form. The information obtained will assist McGlone Suttner to update your information and determine if there is a need to alter your portfolio allocation. You may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. Additionally, McGlone Suttner may contact you for a review if economic factors, changes to your financial situation, and market conditions warrant a review and potential changes to the management of your portfolio.

McGlone Suttner Wealth Management, Inc.

Management of your assets under McGlone Suttner management program are monitored continuously. Your managed accounts will be reviewed internally by McGlone Suttner at least quarterly. McGlone Suttner will monitor for changes or shifts in the economy, changes to the management and structure of a mutual fund or company in which your assets are invested, and market shifts and corrections.

You are advised that you must notify McGlone Suttner promptly of any changes to your financial goals, objectives or financial situation as such changes may require a review of the portfolio allocation and recommendations for changes.

You will be provided statements at least quarterly direct from the account custodian. Additionally, you will receive confirmations of all transactions occurring direct from the account custodian. At least annually when you attend the annual review, McGlone Suttner will provide you with a consolidated report of your managed account(s). More frequent reports will be provided upon your request. You should compare the report with statements received direct from the account custodian. Should there be any discrepancy the account custodian's report will prevail.

Financial Planning and Consulting Services

You will not receive regular reviews unless specifically requested by you. The time and frequency of the reviews is solely your decision. McGlone Suttner recommends you have at least an annual review and update to any plan or analysis. Additionally, if there are any changes to your financial situation, goals and/or objectives, it will be necessary for you to have a review of the plan or analysis. Other than the initial plan or analysis, there will be no other reports issued.

Item 14 - Client Referrals and Other Compensation

McGlone Suttner does not directly or indirectly compensate any person who is not a supervised person of McGlone Suttner for referrals. Further, McGlone Suttner does not receive an economic benefit from a non-client for providing advisory services to you, other than those benefits disclosed above under Brokerage Practices.

Item 15 - Custody

With the exception of deduction of McGlone Suttner's advisory fees from your accounts, McGlone Suttner does not take custody of your funds or securities.

Item 16 - Investment Discretion

You may grant McGlone Suttner authorization to manage your account on a discretionary basis. You will grant such authority to McGlone Suttner by execution of the advisory agreement. You may terminate discretionary authorization at any time upon receipt of written notice by McGlone Suttner.

Additionally, you are advised that:

- 1) You may set parameters with respect to when account should be rebalanced and set trading restrictions or limitations;
- 2) Your written consent is required to establish any direct mutual fund account, variable annuity

McGlone Suttner Wealth Management, Inc.

- or brokerage account;
- 3) With the exception of deduction of McGlone Suttner's advisory fees from the account, if you have authorized automatic deductions, McGlone Suttner will not have the ability to withdraw your funds or securities from the account.

Item 17 - Voting Client Securities

McGlone Suttner does not vote your securities.

Item 18 - Financial Information

McGlone Suttner will not require you to prepay more than \$1,200 of Financial Planning Fees and six or more months in advance of receiving for Investment Management Fees.