

# A Summary of Your Relationship with Wealth Dimensions Family Office, Inc.

## (April 10, 2024)

Wealth Dimensions Family Office, Inc. ("WDFO" or "the firm") is a Cincinnati-based, SEC-registered investment adviser formed in 2015 with one singular focus: to help clients achieve what matters most to them by simplifying the complexities in their financial lives.

As an investment adviser, our services and fees differ from brokerage services and fees and it is important for you to understand the differences. Free, simple educational tools are available to you in order to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs). The purpose of this summary is to be a resource that allows you to be able to compare and understand the different types of financial relationships, including the relationship with WDFO.

Below we have provided some key subject areas for us to discuss as well as some **conversation starters** to help generate additional dialogue. The *conversation starters* are there as examples of the types of questions you should consider asking of your financial professional.

### What investment services and advice can you provide me?

At the beginning of a client relationship, we will typically meet with you, gather information, and perform research and analysis as necessary to develop your "Investment Plan." To implement your Investment Plan, we manage investment portfolios on a discretionary or a non-discretionary basis, depending on your preference.

The core services that we offer include ongoing investment management, general consulting, retirement plan advisory services, asset allocation analysis and recommendation, tax and cash flow planning, estate and trust planning, and insurance analysis. Our services are tailored to your unique needs and goals.

We use a diversified asset allocation approach with a tilt to value-oriented securities. For the equity exposure in growth-oriented portfolios, we primarily use mutual funds and ETFs to create a low-cost, low turnover portfolio with no style drift or overlap. We will then fill in around the core with other funds or alternatives. In some cases, we may recommend the use of third-party advisors, including alternative and private equity managers. These outside managers fill specific roles in the management of the overall portfolio. WDFO does not have an account minimum portfolio size, but generally works with families with a net worth in excess of \$25,000,000.

Our approach is to invest each portfolio in accordance with the Plan that has been developed specifically for each client. This means that different strategies may be used in varying combinations over time for a given client, depending upon the client's individual circumstances.

For more information regarding WDFO's advisory services, please see Item 4 of our Form ADV Part 2A brochure found at <https://adviserinfo.sec.gov/firm/summary/266787>.

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?

Financial planning services are often included as part of the investment advisory services we offer to our wealth management clients. For those clients who separately retain us to complete a full written financial plan, we will have a written estimate provided to them prior to the commencement of work on the project. The agreed upon fee is payable one-half in advance, and the balance upon completion of the plan. In addition to full financial plans, we offer hourly financial planning consultations. The fees for this service range from \$150 to \$350 per hour, which is payable in arrears. Where applicable and with the proper client authorization, fees will be debited directly from client accounts.

Our annual fee schedule is based on a percentage of assets under management. We may, at our own discretion, make exceptions to the foregoing or negotiate special fee arrangements where we deem it appropriate under the circumstances and factors involved.

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Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. With client authorization and unless other arrangements are made, fees are normally debited directly from client account(s).

Fees paid to WDFO are exclusive of all custodial and transaction costs paid to the client's custodian, brokers, or other third-party consultants. Fees paid to WDFO are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds), or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). You should review all fees charged by funds, brokers, WDFO, and others to fully understand the total amount of fees paid for investment and financial-related services.

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. For more information regarding our advisory fees, please see additional details in our firm's Form ADV Part 2A brochure at <https://adviserinfo.sec.gov/firm/summary/266787>.

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 must 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 that we provide you.

- WDFO receives an economic benefit from Fidelity in the form of support products and services, such as online client account access, it makes available to our firm and other independent investment advisors whose clients maintain accounts at Fidelity.
- Certain Principals and employees of WDFO maintain licenses with various life and disability insurance companies and will receive, if applicable, commissions for sales of insurance products in their individual capacity (and not as WDFO representatives).

For more information regarding our firm's conflicts of interest, please see additional details in Item 4 of our Form ADV Part 2A brochure at <https://adviserinfo.sec.gov/firm/summary/266787>.

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

## How do your financial professionals make money?

Our financial professionals receive cash compensation for their services. We consider factors such as level of experience, job performance, professional designations, value to the firm and other subjective factors to determine each professional's base salary and discretionary bonus. This type of compensation creates a conflict of interest because the firm and its representatives have an incentive for you to invest more money with the firm for it to make more money. Certain Principals and employees of WDFO maintain licenses with various life and disability insurance companies and will receive, if applicable, commissions for sales of insurance products in their individual capacity (and not as WDFO representatives).

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

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

No firm professionals have any legal or disciplinary history. Free and simple tools are available to you in order to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

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?

## Additional Information

If you still have questions or would like to learn more about our investment advisory services, or you would like to request a copy of this relationship summary, please email us at [info@wealthdimensions.com](mailto:info@wealthdimensions.com) or call us at (513) 554-6000.