

INTRODUCTION

Zehnder Wealth Management, LLC is an investment adviser registered with the SEC. It is important for you, the investor, to understand that advisory services and fees and brokerage costs differ from firm to firm. It is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at:

- Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.
- and the Investment Advisor Public Disclosure site online ("IAPD"). [Our CRD # is 142197.]

WHAT INVESTMENT SERVICES and ADVICE CAN YOU, Zehnder Wealth Management, PROVIDE ME?

Zehnder Wealth offers

- general financial advice, to include portfolio management and retirement planning advice;
- ongoing non-discretionary portfolio management, in which clients give us permission to buy and sell with prior consultation.
- comprehensive financial and tax planning services.
- An online "robo" investment program – with a \$5000 minimum investment.

There is no minimum investment required.

For additional information, please see our Form ADV Part 2A Brochure, found at <https://files.adviserinfo.sec.gov/IAPD> [enter either our firm's name or our CRD number, 142197].

Conversation starter: Zehnder Wealth management encourage you to ask your financial professional:

- ***Given my financial situation, should I choose an investment advisory service? Why or why not?***
- ***How will you choose investments for my account?***
- ***What is your relevant experience, including licenses, education and other qualifications? What do these qualifications mean?***

WHAT FEES WILL I PAY?

Zehnder Wealth will charge a yearly retainer, billed once per year or quarterly (on rare occasions a monthly fee may also be negotiated):

- Typical fees range from \$2500 - \$18000 per year depending on account size and complexity;
- a fee that annually is charged is calculated using a calculator encompassing assets under management, tax services and tax planning provided, and complexity of the client inclusive of income from all sources referencing wage and business income
- Zehnder Wealth clients have a minimum 2 year rate guarantee.
- Clients may terminate the relationship at any time for any or no reason in which case Zehnder Wealth will refund the fee on a pro-rated basis.
- Zehnder Wealth Management receives no fees or commissions from other sources

Clients may pay other costs: brokerage charges, occasional transaction fees for Mutual Funds and ETFs. Most investments have no trading charges and the funds are no load (No Commission) in nature. Underlying ETFs and mutual funds will have varied expense ratios. Zehnder Wealth Management's internal criteria tries to minimize these expenses to our clients.

You will pay these fees and costs whether your account makes or loses money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 of our Form ADV Part 2A Brochure, available at <https://files.adviserinfo.sec.gov/IAPD> [enter either our firm's name or our CRD number, 142197].

Conversation starter: We at Zehnder Wealth Management encourage you to ask your 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 must act in your best interest and not put our interest ahead of yours. We are considered Fiduciaries. The way we make money because of our fee only nature, limits but does not eliminate all potential 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.

- The more assets you have in your account, the more we may receive in fees; that gives us an incentive to encourage you to increase and grow the assets you invest in your account.

Conversation starter: We at Zehnder Wealth Management encourage you to ask your financial professional:

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

For additional information, please see Item 4 of our Form ADV Part 2A Brochure, available at <https://files.adviserinfo.sec.gov/IAPD> [enter either our firm's name or our CRD number, 142197].

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

All of our advisers earn their income only from advisory fees.

DO YOU OR YOUR ADVISERS HAVE ANY LEGAL OR DISCIPLINARY HISTORY?

In 2009 Zehnder Wealth Management was notified by the State of Florida, they had not received the yearly required financial statement and was required to pay an administrative late fee/fine. Please visit www.investor.gov/CRS for a free and simple search tool to see information about us and our financial professionals.

ADDITIONAL INFORMATION

If you would like additional, up-to-date information or a copy of this relationship summary or our Form ADV Part 2AB brochure, please call us at (407) 957-0074.

Conversation starter: We at Zehnder Wealth Management encourage you to ask your financial professional:

- ***Who is my primary contact person? Is he or she a representative of Zehnder Wealth Management?***
- ***Who can I talk to if I have concerns about how this person is treating me?***

You can ALSO contact us at fax : 407-650-3277 / www.zehnderwealth.com
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