

**FORM CRS - CLIENT RELATIONSHIP SUMMARY  
FEBRUARY 2021**

---

**ITEM 1: INTRODUCTION**

---

Wiser Wealth Management, Inc. (“Wiser”) is registered with the Securities and Exchange Commission. We recognize that brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services we offer along with an explanation of our fees. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers and investing.

---

**ITEM 2: RELATIONSHIPS AND SERVICES**

---

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

Our firm primarily offers financial planning and portfolio management services. Financial planning includes but is not limited to retirement projections, insurance analysis, cash flow planning, business planning, estate planning, tax planning, charitable giving and portfolio asset allocation based on risks and objectives. Portfolio management includes implementing the portfolio objectives of the financial plan and monitoring the portfolio on a weekly basis. We build our portfolios using low-cost index funds. Our firm has discretionary management without any material limitations. This means that we can place trades on your behalf without contacting you first as long as those trades are within your risk tolerance and objective. Our firm does not have a minimum account size. Please also see our Form ADV Part 2A (“Firm Brochure”), specifically Items 4 & 7.

**Questions to ask us:** *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?*

---

**ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

---

**What fees and costs will I pay?**

Our fees are based on an hourly rate or a percentage of assets under management (AUM) by the firm. The hourly rate applies to clients only wanting financial planning. An AUM fee ranging from 0.50% to 1.50% applies to those wanting professionally managed portfolios. The larger the account balance, the lower our AUM fee. The AUM fee also includes financial planning and portfolio review meetings. Clients paying the AUM fee will not be charged the hourly planning rate. Our incentive is to increase the value of your portfolio over time, thus the higher your balance, the greater our fee. We deduct management fees from your account on a quarterly basis, billed in advanced. Fees are negotiable.

You will pay our advisory fees even if you do not have any transactions. The advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Firm Brochure](#) for more details. Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay any transaction fees, if applicable, when we buy or sell an investment for your account.

For hourly fee arrangements, each additional hour (or portion therefore) we spend working for you will increase the amount you pay. Our flat fee arrangements are based on the amount of work we expect to perform for you, so material changes in the amount of work can affect the advisory fee we quote you.



Hourly financial planning fees are typically charged half in advance and the remaining balance is due at the final meeting.

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. Please also see our Firm Brochure for additional details.

**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 have to act in your best interest and not put our interests or the firm's interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11, which is available online at <https://www.wiserinvestor.com/firmbrochure>.

**How do your financial professionals make money?**

The firm's revenue is from the advisory fees we collect from your accounts each quarter. Our financial professionals are employees of the firm and are paid a fixed monthly salary, plus bonuses depending on the profitability of the overall business. This compensation may vary based on different factors. Please also see Item 10 of our Brochure for additional details.

**Questions to ask us:** *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? How might your conflicts of interest affect me, and how will you address them?*

---

#### ITEM 4: DISCIPLINARY HISTORY

---

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

No, we do not have any legal and disciplinary events. Visit <https://www.investor.gov> for a free, simple search tool to research our firm and our financial professionals.

**Questions to ask us:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

---

#### ITEM 5: ADDITIONAL INFORMATION

---

For additional information on our firm's advisory services, see our Firm Brochure available at <https://adviserinfo.sec.gov/firm/summary/125282> and reference any individual brochure supplement your representative provides. If you have any questions, need additional information or want another copy of this Client Relationship Summary, then please contact our office at 678-905-4450 or email your request to [education@wiserinvestor.com](mailto:education@wiserinvestor.com).

**We encourage you to ask your financial professional:** *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?*