

INTRODUCTION

Wise Wealth Management is a fee-based investment adviser and financial planner registered with the Securities and Exchange Commission. The services offered and fees charged by an investment adviser differ from those of broker dealers, and it is important to understand the differences. There are free and straightforward tools available to research firms and financial professionals at www.investor.gov/CRS. Here you will also find educational materials about broker dealers, investment advisers, and investing.

This document gives you a summary of the types of services that we provide, and how you pay for those services. Throughout this document, you will find “**conversation starters**.” These are questions you can ask us to clarify or augment what is described here.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We provide fee-based investment advisory and financial-planning services to high-net worth individuals, small businesses, trusts, and charitable organizations. When you engage our services, you complete a comprehensive information gathering and risk tolerance assessment. When reviewing your answers together, we will discuss your current financial situation, existing resources and income, investment goals, timeframes for needing to access your money, and risk tolerance. Based on what you communicate, we’ll design a strategy to help you achieve your investment goals thru a portfolio of appropriate investments and financial-planning recommendations. Our process is ongoing: we will continuously monitor your portfolios, and rebalance them at least quarterly to meet your changing needs, articulated goals, and financial objectives. We will offer you financial, tax, and estate-planning advice on a regular basis, and contact you at least semi-annually (usually more often) to discuss your investments and current situation.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell publicly traded investments in your accounts, and may select these investments without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. Clients may always impose restrictions on investing in certain securities or types of securities, and reserve final say about what they own in their accounts. Generally, the securities we select for clients are publicly traded, highly liquid individual stocks, bonds, ETFs, options, and institutional share-class, no-load mutual funds.

All financial, tax, and estate planning consultation is included in our fee-based offering. We will not charge any additional commissions or charges, nor receive any payments from companies whose products or services we recommend in conjunction with our offering, such as accountants, attorneys, or mutual fund or insurance companies. We do not participate in any wrap fee, revenue sharing, nor referral programs.

Our minimum engagement size is \$500,000, although sometimes we will work with smaller accounts per our discretion. Additional information about our advisory services can be found in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/133614>.

Conversation Starters: *What is your relevant work history and experience, including your licenses, education and other qualifications? Given my financial situation, should I choose an investment advisory service? Why or why not? Do you advise on work-related retirement accounts, such as 401Ks and 403Bs? How do you work with couples?*

WHAT FEES WILL I PAY?

We charge an annual fee based upon a percentage of the market value of the assets being managed. We do not charge in any other fashion, and our fees do not vary according to the securities being selected. We do not receive additional compensation beyond the aforementioned annual fee for our financial, tax, and estate planning services. This fee is prorated and charged quarterly, in advance, based upon the market value of the client’s assets on the last day of the previous quarter. We work on a volume discount model; the more assets we invest, the lower the percentage you are charged.

Since our fee is based on a percentage of the value of your accounts, we have an incentive to grow the assets in your accounts to increase our compensation, and this may be considered an inherent conflict of interest. Also, 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. They can always be found on the monthly statements and trade confirmations provided by the custodial firm used to hold your investments. You will incur other expenses, either directly or indirectly, which are charged by the underlying companies or products we select to maintain your accounts. These may include annual account maintenance fees, trading costs, mutual fund and ETF expense ratios, or money transfer charges. We do not receive any portion of these ancillary expenses.

You can find more detailed information about our fees and costs in Item 5.A-D of our regulatory document ADV Part 2A Brochure, found at <https://adviserinfo.sec.gov/firm/summary/133614>.

Conversation Starters: *Are your fees in line with industry standard ranges? Help me understand how these fees and charges might affect my investments; for example, if I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? Are your fees tax-deductible? Do you always choose the least expensive security in the asset class?*

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW 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 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. Here are some examples of these conflicts: We are incented to grow the assets held with existing clients, and we are incented to service larger over smaller clients. We mitigate these risks by employing the same, consistent process for every client, regardless of amount of assets held. Additional information about our conflicts of interest can be found in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/133614>.

Conversation Starters: *How might your conflicts of interest affect me, and how will you address them? How do you choose investments to recommend? Do you choose different investments for different types of clients? If so, when and why?*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are only compensated from the fee-based revenue our firm earns from their investment advice, and the amount of client assets they service. Accordingly, we have an incentive to attract new clients and assets to our firm, and this may be perceived as a conflict of interest. Our advisors do not receive any commissions, revenue sharing, referral, or wrap fees from any other source. Nor do they earn any money from proprietary products or trading.

Conversation Starters: *As a fee-based adviser, how do you handle commission-based insurance if, while doing my financial planning, we discover that I should have some? Do your advisors pay for referrals? Do you make money when placing trades?*

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

No. We have no legal or disciplinary history to report. You can research our firm and advisors at Investor.gov/CRS. There you will find a free and simple search tool for these topics.

ADDITIONAL INFORMATION

You can find additional information about our firm's investment advisory services on the SEC's website at <https://www.adviserinfo.sec.gov by searching CRD# 133614>. You may also contact our firm at 212-567-1416 to request a paper copy of this relationship summary, our ADV Part 2B Brochure, or any other publicly available information related to our investment offering.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment adviser, broker dealer, or both? Who can I talk to if I have concerns about how this person is investing my accounts?*