



Introduction

Wealth Management Solutions, LLC ("WMS") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to 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.

What investment services and advice can you provide me?

WMS provides personalized investment management and financial planning services. The firm provides financial advice to individuals, trusts, foundations, charitable organizations, and corporations. WMS requires each client to place at least \$250,000 with the firm, but maintains the discretion to waive this minimum. Occasionally, WMS provides pension and financial institution consulting services.

Asset Management


The WMS approach is to provide a responsive resource to clients, which means providing service in the form of thoughtful asset management which requires significant input at both inception of the relationship and on an ongoing basis from both the client and adviser. We believe this approach most assists us in developing the customized portfolio each client's goals and objectives require. When we perform asset management services, we do so on a discretionary basis, which means we communicate with clients as to goals and objectives and changes in circumstances, but we do not seek specific approval of changes to client accounts. Clients can always make deposits or withdrawals, or place restrictions on the types of investments in an account or portfolio. Because we take discretion when managing accounts, clients engaging us will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Management Agreement that outlines the responsibilities of both the client and WMS. Specific security changes will be implemented by WMS, or in the case of assets managed by a third party manager, by such third party manager. WMS may, however, have the discretion to hire and fire the third party manager, in which case that change would be made in keeping with client objectives but not necessarily with prior client authorization.


For some clients, WMS may include certain transactional costs in the client's management fee. This arrangement is referred to a "Wrap Program". For accounts in the Wrap Program, WMS pays a fee to the account custodian based on the total amount of client assets enrolled in the Wrap Program, thus taking on many of the clients' transactions cost. Fees included in the wrap fee include transaction fees for the purchase or sale of securities, but do not include expenses related to the use of margin, wire transfer fees, the fees charged to shareholders of mutual funds or ETFs, mark-ups and mark-downs, spreads, odd-lot differentials, fees charged by regulatory agencies, and any transaction fees for securities trades executed by a broker-dealer other than the primary custodian. Expenses for the management fees of third party managers are also not included in the Wrap Program, and to the extent utilized, you will be responsible for such fees. Because WMS will be managing the assets of wrap fee program clients the same way as other non-wrap fee program clients, the use of external portfolio managers within the wrap program is expected to be limited. Therefore, there is no difference between how WMS manages wrap free accounts and how WMS manages other accounts. WMS is the sole portfolio manager in the wrap program, which means that WMS receives a portion of the wrap fee for our services. Transaction fees are paid to various broker-dealers, mutual funds and ETFs. The remainder of the wrap fee is the management fee payable to WMS. As discussed more fully in the wrap brochure, the transaction fees paid to the account custodian are based on a rate per trade that is negotiated between WMS and the custodian clearing the trades. WMS will receive no additional compensation for offering the wrap fee program.


Financial Planning

Each financial planning engagement involves a review of a number of factors, which can include concepts such as life goals, tax status and planning, estate planning, retirement concerns or planning for education needs. The plan WMS ultimately produces is intended to be a suggested blueprint of how to meet the goals the client presents. In many cases, the client will elect to have WMS continue with the client and provide asset management services, though they are under no obligation to do so. For clients with assets under management at WMS in excess of \$500,000, financial planning services may be provided as part of the asset management process. For clients below that minimum, or clients who do not yet wish to place assets under management, financial planning is done on a stand-alone basis, which means the financial planning services are performed separately, for a separate and additional fee.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients.

 *"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?

Generally, fees vary from 0.50% to 1.50% per annum of the market value of a client's assets managed by WMS. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. For clients whose assets are managed directly by the firm, investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter.

Generally, fifty percent (50%) of the anticipated financial planning fee will be payable upon signing the Financial Planning Agreement, with the remainder due upon completion of the financial plan. For hourly engagements, the final amount due will be based upon actual hours expended. For fixed fee engagements, the final amount due will be fifty percent (50%) of the fixed fee. Hourly rates range from \$150 - \$350, and fixed fees will typically range from \$2,000 - \$5,000.

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 specific information regarding our fees, please refer to our disclosure brochure, the ADV Part 2A under Item 5 Fees and Compensation.

 *"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 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 you.

Certain professionals of WMS are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for WMS clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of WMS. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. Clients should be aware of this conflict when considering whether to engage WMS or utilize these professionals to implement any insurance recommendations.

For more specific information regarding our fees, please refer to our disclosure brochure, the ADV Part 2A under Item 5 Fees and Compensation.


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

How do your financial professionals make money?

Financial professionals of WMS are paid a portion of the asset management/planning fees collected from clients. Financial professionals are not rewarded sales bonuses.

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


No. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

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

Additional Information

Additional information about our investment advisory services can be found at www.wmsplan.com. A copy of our *relationship summary* can also be requested by calling 610.524.7031.

 *"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?"*