



FORM CRS RELATIONSHIP SUMMARY DISCLOSURE

Wealth Management Solutions, LLC ("WMS") is an investment advisor registered with the U.S. Securities and Exchange Commission.

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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

WMS provides investment advice to individuals, businesses, families, estates and trusts. Our investment advisors will work with you to understand your goals, objectives and circumstances. Based upon that information, we will develop an individual investment plan and a recommended investment portfolio and strategy. As a part of our standard investment portfolio management services, we monitor investment portfolios weekly for trading needs and evaluate the potential need for investment strategy changes on at least a monthly basis. For specific accounts and with your consent, we engage outside advisors to manage a portion of your portfolio where the outside advisor has expertise in a particular area. We monitor the performance of outside managers and replace them as necessary.

We manage advisory accounts on a discretionary basis, which means we will implement changes to your investments without seeking your prior consent. Our minimum account size is generally \$500,000, but we may waive this minimum at our discretion.

WMS also offers financial planning services, either on a stand-alone basis or, for qualifying accounts, as a part of its asset management services. The financial plan we produce details how you can meet the financial and other goals you present to us. Where we prepare a financial plan on a stand-alone basis, you are not required to place assets with us for management.

Additional information about WMS and our financial advisors is available at adviserinfo.sec.gov. Please see Items 4 and 7 of our [Form ADV Part 2A Disclosure Brochure](#) for more detailed information about our services.

CONVERSATION STARTER QUESTIONS 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 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?

You will pay WMS a fee for investment advisory services which is a percentage of the value of the assets we manage for you calculated and debited from your account quarterly. This fee ranges from 0.5% to 1.5% per year, but is negotiable and varies from client to client.

We are paid more when you ask us to manage more assets. Consequently, this arrangement gives us an incentive to recommend you place more assets with us. You may also pay fees charged by your account custodian, such as account fees and

CONVERSATION STARTER QUESTIONS 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?

broker commissions; expense ratios and commissions charged by mutual funds and exchange-traded funds; and fees charged by any outside advisors we use to manage your assets. We do not receive any portion of these third-party charges. WMS previously offered a wrap fee program to clients and some of those clients have chosen to stay in that program. Under the wrap fee program, we charge a fee for investment advisory services as described above, but also pay some of the third-party charges, such as custodial broker-dealer trading fees, which would otherwise be charged to your clients' accounts.

For stand-alone financial planning engagements, WMS generally charges hourly rates from \$150 to \$300 or a fixed fee ranging from \$2,000 to \$5,000. 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.

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 see our [Form ADV Part 2A](#) Items 5.A., B., C. and D. for more detailed information about our fees and costs.

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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. Here are some examples to help you understand what this means.

Examples of Ways We Make Money and Conflicts of Interest:

- Fees for additional services. You pay us more for any services we provide in addition to investment advisory services, such as separate financial planning, which gives us an incentive to recommend those services to you.

Please see our [Form ADV Part 2A](#) for more detailed information about how we make money and our conflicts of interest.

CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

How do your financial professionals make money?

Our investment advisors are paid based upon a percentage of the revenue we receive from you, after deducting any agreed-upon expenses. This compensation arrangement creates an incentive for the advisor to recommend that you bring more assets to WMS for management and engage WMS for additional services.

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

For more information about our services, please visit www.wmsplan.com or see our [Form ADV Part 2 Disclosure Brochure](#). For up to date information or to request a copy of this relationship summary, call (610) 524-7031 or th@wmsplan.com.

CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns?