Item 1: Cover Sheet

FORM ADV PART 2A APPENDIX 1

WRAP FEE PROGRAM BROCHURE

WEALTH MANAGEMENT SOLUTIONS

300 North Pottstown Pike, Suite 240
Exton, PA 19341

Tanu Happonen
(610) 524-7031

www.wmsplan.com

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This wrap fee program brochure provides information about the qualifications and business practices of Wealth Management Solutions LLC. If you have any questions about the contents of this brochure, please contact us at (610) 524-7031 or via email at th@wmsplan.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Our registration does not imply a certain level of skill or training.

Additional information about Wealth Management Solutions LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes

Wealth Management Solutions LLC ("WMS" or "the Firm") is required to disclose any material changes to this ADV Part 2A Wrap Program brochure here in Item 2. There have been no material changes to this Firm Brochure since our last Form ADV Part 2A Wrap Program Brochure dated March 14, 2022.

Item 3: Table of Contents

Item 4: Services, Fees, and Compensation

The Wealth Management Solutions Wrap Program (the "Program") is a wrap fee program sponsored by Wealth Management Solutions LLC ("WMS") which has been in business since September 2015. The principal owners of the Firm are Silver Birch Partners, LLC, which is owned by M. Tanu Happonen, and M.L. Hopkins & Co., LLC, which is owned by the Martin L. Hopkins Revocable Trust.

WMS provides asset management services, which frequently include financial planning services, though planning may be done on a stand-alone basis. Clients advised may include individuals, families, trusts, charitable organizations and foundations, pensions, and corporations.

A. Description of the Program

Asset Management

When we work with a new client, WMS seeks to be a long-term partner in that client's wealth preservation and accumulation. Our engagement process begins with gathering information from the client regarding their current financial circumstances. WMS then reviews this information and provides to the client a preliminary proposal of recommendations and action items. This may result in the delivery of a written financial plan, but may also be a brief summary presented to the client, depending on the specific needs.

While we have clients from all walks and stages of life and have no "typical" client, we believe that clients with between $250,000 and $2,000,000 are under-served by the financial advisory industry, in that they can be frequently overlooked or funneled into commoditized solutions that are not tailored to the client's specific needs, while carrying costs that can be quite significant. Many of these clients are small business owners, with somewhat complex concerns as to family issues, estate and tax concerns, and wealth accumulation for specific goals. This means that a computer- generated program is not going to meet the client's needs, and most importantly, will not allow for the kind of partnership that we believe gives that business owner client the best chance at reaching his or her goals. The WMS approach is therefore to provide a responsive resource to clients, which means providing service in the form of thoughtful asset management which requires significant input at both the inception of the relationship and on an ongoing basis from both the client and adviser. We believe this approach best 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.

WMS does not offer the Program to new clients, but allows existing clients already in the Program to continue in it if they desire. WMS intends to phase out the Program over time. For clients participating in the Program, WMS covers certain transactional costs in the client's management fee. 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 TD Ameritrade. 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.

Because of the nature of a wrap fee program, the wrap fee program client may pay more or less than if the client had compensated WMS outside of the wrap fee program. For example, if a client's account is rarely traded, the transaction fees the client would have paid would be minimal, thus limiting the benefits of "wrapping" management fees and transaction fees. Trading frequency is generally related to performance of the client's portfolio and so varies from year to year, meaning in some years an account will benefit from being in the Program and in others would have benefitted from being managed outside of the Program. 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. The amount payable to WMS varies depending upon the amount of trading in a client's account. The more transactions in the account, the greater the amount of transaction fees, and therefore the less compensation to WMS. Accordingly, WMS has a financial incentive to avoid trading the account. This creates a conflict of interest between the firm and its wrap clients. WMS attempts to mitigate this conflict by requiring that the firm's employees acknowledge their fiduciary duty to place client interests ahead of their own and by periodically comparing wrap program client trading activity and performance against any clients who are not in the wrap program.

WMS will receive no additional compensation for offering the wrap fee program.

Financial Planning

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. 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.

If you request, WMS may recommend the services of other professionals for implementation purposes. Clients are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all such implementation decisions and are free to accept or reject any recommendation from WMS. If you engage any professional recommended by WMS, and a dispute arises thereafter relative to such engagement, you agree to seek recourse exclusively from and against the engaged professional.

Assets under Management

As of December 31, 2022, our assets under management total was $ 352,067,761, all of which is managed on a discretionary basis.

Fees and Compensation

Fees Charged

All clients will be required to execute a written agreement that will describe the type of management services to be provided and the fees, among other items.

Our Wrap Fees

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. This means that if your annual fee is 1.00%, each quarter we will multiply the value of your account by 1.00%, multiply that number by the number of days in the applicable billing quarter, and divide by 365 to calculate our fee. If assets in excess of $10,000 are deposited into or withdrawn from an account after the inception of a billing period, the fee payable is prorated based on the number of days remaining in the billing period. Any reduction in fees related to the withdrawal of assets in an account will be credited against the next billing period's investment advisory fees. Additionally, to the extent there is cash in your account, it will be included in the value for the purpose of calculating fees only if the cash is part of an investment strategy. Once the calculation is made, we will instruct your account custodian to deduct the fee from your account and remit it to WMS. While almost all of our clients choose to have their fee debited from their account, we will invoice clients upon request.

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. The client will also receive a statement from their account custodian showing all transactions in their account, including the fee.

There are a number of other fees that can be associated with holding and investing in securities. These include some fees that will be paid by WMS on your behalf, such as transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock, as discussed above. All other fees will be deducted from your account. Expenses of a mutual fund or ETF will not be included in our wrap fees, as they are deducted from the value of the shares by the manager. When selecting mutual funds that have multiple share classes for recommendation to clients, WMS will take into account the internal fees and expenses associated with each share class, and it is WMS policy to choose the lowest-cost share class available, absent circumstances that dictate otherwise. For complete discussion of expenses related to each mutual fund or ETF, you should read a copy of the prospectus issued by that fund. WMS can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

Please make sure to read Item 12 of the Informational Brochure, where we discuss broker-dealer and custodial issues.

Pro-rata Fees

If you become a client during a quarter, you will pay a management fee for the number of days left in that quarter. If you terminate our relationship during a quarter, you will be entitled to a refund of any management fees for the remainder of the quarter. Once your notice of termination is received, we will assess pro-rated fees for the number of days between the end of the prior billing period and the date of termination to be paid in whatever way you direct (check or wire). WMS will cease to perform services, including processing trades and distributions, upon termination. Assets not transferred from terminated accounts within 30 (thirty) days of termination may be “de-linked”, meaning they will no longer be visible to WMS and will become a retail account with the custodian.

Item 5: Account Requirement and Type of Clients

Clients participating in the program may include individuals, families, trusts, charitable organizations and foundations, pensions, and corporations. WMS requires each client to place at least $250,000 with the firm. This minimum may be waived in the discretion of WMS.

Item 6: Portfolio Manager Selection and Evaluation

The wrap fee program offered by WMS is sponsored by the firm, and WMS is the only portfolio manager. The only fees covered under the wrap fee program are transaction fees associated with the purchase and sale of securities in an account managed by WMS. All client accounts managed by WMS, including wrap fee program clients, are managed with similar processes, although account recommendations may differ.

Methods of Analysis, Investment Strategies and Risk of Loss

It is important for you to know and remember that all investments carry risks. **Investing in securities involves risk of loss that clients should be prepared to bear.**

Our goal at WMS is to understand each client's needs and goals, even if they do not obviously directly connect to their financial circumstances or investing. Once we can determine what a client's goals are, we can manage their assets accordingly. Primarily, we believe that asset allocation, which means the allocation of a portfolio to asset classes as opposed to specific securities, will drive client performance more than security selection. This view leads us to develop asset allocation guidelines for each client, which means the percentage of a portfolio that would be invested in a given asset class, such as equities or fixed income. For example, a client may have an asset allocation strategy that calls for 40-60% of the portfolio to be invested in equity securities, with 20% of that allocated to international equities and the remaining balance in fixed income. Another client may have an asset allocation of 50-60% in fixed income securities and the remainder equities. Each client's allocation may be similar to, or vary greatly from, another client who on the surface seems quite similar. This is because each client's risk tolerances and goals may differ significantly.

It is important to remember that because market conditions can vary greatly, asset allocation guidelines are not necessarily strict rules. Rather, we review accounts individually, and may deviate from the guidelines as we believe necessary.

When selecting individual securities to place into the asset allocation design for each client, WMS focuses on value for costs. This means that we analyze not just a given manager or fund family or equity, but the costs associated with transactions to obtain the security and ongoing ownership costs (such as mutual fund management fees and expenses). We believe that fewer and fewer mutual fund managers are really adding value as compared to the costs. This means that selecting the right mutual fund manager requires attention and diligence. We strive to find the perfect mix of investments geared to provide clients with low-cost options, while not surrendering the potential for returns. Because of this, we frequently recommend lower cost options such as exchange traded funds (ETFs) as well as individual stocks, bonds, and mutual funds. However, we will evaluate and even recommend any security type or issue if we feel the client will benefit. When evaluating individual securities, we base our conclusions on predominantly publicly available research, such as regulatory filings, press releases, competitor analyses, and in some cases research we receive from outside consultants, our custodian or other market analyses. Outside investment consultants provide capital markets research, asset allocation recommendations, and assist WMS in designing investment portfolios.

Most mutual funds offer different share classes with varying fee structures, including share classes with sales load, sales charges, or 12B-1 fees. 12B-1 fees are deducted from the mutual funds' assets on an ongoing basis, and are paid to broker-dealers and registered representatives whose clients own those shares to cover fund distribution and shareholder services. This receipt of fees presents a potential conflict of interest, as WMS has an incentive to recommend more expensive share classes to clients based on the compensation received, rather than based upon the client's needs. However, it is WMS policy that when specific funds offer more than one share class, WMS will select the lowest-cost share class available to the client, absent circumstances that dictate otherwise.

Additionally, as assets are transitioned from a client's prior advisors to WMS, clients may hold legacy securities and may place restrictions on individual security types. Legacy securities are those that a client owned prior to or separate from its WMS portfolio. If a client transitions mutual fund shares to WMS that are not the lowest-cost share class, and WMS is not recommending disposing of the security altogether, WMS will attempt to convert such mutual fund share classes into the lowest-cost share classes the client is eligible for, taking into account any adverse tax consequences associated with such conversion.

Voting Client Securities

Copies of our Proxy Voting Policies are available upon request.

From time to time, shareholders of stocks, mutual funds, exchange traded funds or other securities may be permitted to vote on various types of corporate actions. Examples of these actions include mergers, tender offers, or board elections. Clients are required to vote proxies related to their investments, or to choose not to vote their proxies. WMS will not accept authority to vote client securities. Clients will receive their proxies directly from the custodian for the client account. WMS will not give clients advice on how to vote proxies.

Performance-Based Fees

WMS will not charge performance-based fees.

Item 7: Client Information provided to Portfolio Managers

Please see response to Item 6, above

Item 8: Client Contact with Portfolio Managers

Clients may contact WMS at any time. WMS will then, as necessary, contact any third-party managers engaged to manage the clients' assets.

Item 9: Additional Information

A. Disciplinary Information

Neither the firm not any of its employees or principals has any disciplinary information to report.

Other Financial Industry Activities and Affiliations

Broker-dealer

Neither the principal of WMS, nor any related persons are registered, or have an application pending to register, as a broker dealer or as an associated person of the foregoing entities.

Futures Commission Merchant/Commodity Trading Advisor

Neither members of management, nor any related persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Relationship with Related Persons

WMS is affiliated with Hopkins Capital Partners GP, LLC, which serves as manager of Hopkins Capital Partner Fund LP, because WMS investment advisor representative, Martin L. Hopkins, is the owner of Hopkins Capital Partners GP, LLC. Hopkins Capital Partner Fund LP is closed to new investors and is thus not recommended to WMS clients.

Recommendations of other Advisers

As discussed in Item 8 of the Informational Brochure, WMS may recommend the use of one or more third party managers for assets managed outside of the wrap program. In some instances, these managers may collect their fee, and remit a portion to WMS, rather than WMS deducting its fee separately. This arrangement, while intended to be an operational convenience and not a referral fee, potentially makes WMS a "solicitor" within the meaning of Rule 206(4)-3 of the Advisers Act. Accordingly, clients whose assets are placed with a third-party manager may be required to execute a disclosure statement acknowledging that WMS will be paid a portion of the fees collected by the third party manager.

In addition, clients should be aware that this arrangement may present a conflict of interest for WMS, in that WMS will have an economic incentive to recommend managers who will have fee rates favorable to WMS' share of fees, as opposed to fee rates most beneficial to the client. WMS attempts to mitigate this risk through a thorough review of each manager, including the value for the fees to be paid, as well as requiring every WMS associated person to acknowledge their fiduciary responsibility to clients.

B. Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

A copy of our Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts, entertainment, and trading guidelines.

WMS does not recommend to clients that they invest in any security in which WMS or any principal thereof has any financial interest. However, on occasion, an employee of WMS may purchase for his or her own account securities which are also recommended for clients. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

Also, on occasion, an employee of WMS may purchase for his or her own account securities which are also recommended for clients at the same time the clients purchase the securities. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

Review of Accounts

All accounts will be reviewed by a senior professional on at least a quarterly basis. However, it is expected that market conditions, changes in a particular client's account, or changes to a client's circumstances will trigger a review of accounts.

The annual report in writing provided by WMS is intended to review asset allocation. While WMS uses more than one custodian for client assets, all Program accounts are custodied at TD Ameritrade Institutional, a division of TD Ameritrade, Inc. ("TD Ameritrade"), and all clients will receive statements and confirmations of trades directly from TD Ameritrade. Please refer to Item 15 of the Informational Brochure regarding Custody.

Client Referrals and Other Compensation

Economic Benefit Provided by Third Parties for Advice Rendered to Client.

While WMS uses more than one custodian for client assets, all Program accounts are custodied at TD Ameritrade. TD Ameritrade offers enhanced services to independent investment advisors. These services include custody of securities, trade execution platforms, and access to research not available to the general public. TD Ameritrade is wholly independent from WMS. It is expected that most, if not all, transactions in a given client account will be cleared through the custodian of that account in its capacity as a broker-dealer. Charles Schwab & Company, Inc. acquired TD Ameritrade in 2020 and all TD Ameritrade accounts will be converted into Schwab accounts in the Fall of 2023. We do not anticipate that this transition will affect the wrap fee program accounts.

WMS recommends TD Ameritrade to its clients based on a variety of factors. These include, but are not limited to, commission costs. TD Ameritrade what can be considered discounted commission rates. However, in choosing a broker-dealer or custodian to recommend, we are most concerned with the value the client receives for the cost paid, not just the cost. TD Ameritrade adds value beyond commission cost. Other factors that may be considered in determining overall value include speed and accuracy of execution, financial strength, knowledge and experience of staff, research, and service. TD Ameritrade also has arrangements with many mutual funds that enable us to purchase these mutual funds for client accounts at reduced transaction charges (as opposed to other broker-dealers). TD Ameritrade has a significant market share of investment adviser business which makes them experienced in matters likely to arise for our clients. WMS re-evaluates the use of both TD Ameritrade at least annually to determine if they are still the best value for our clients.

These custodians also may provide us with some non-cash benefits (not available to retail customers) in return for placing client assets with them or executing trades through them. Such non-cash benefits are referred to as “soft dollars”. Currently, these benefits come in the form of investment research and sponsored attendance at various investment seminars. We may also receive such items as investment software, books, and research reports. These products, services, or educational seminars are items that will play a role in determining how to invest client accounts. If there is any item that has a multi-use aspect, mixed between investment and non-investment purposes, WMS will determine a reasonable allocation of investment to non-investment use and soft dollars will be allocated only to the investment portion of the product (and we will pay the remaining cost). WMS receives a benefit from these services, as otherwise we would be compiling the same research ourselves. This may cause us, or another adviser, to want to place more client accounts with a broker-dealer/custodian such as TD Ameritrade, solely because of these added benefits. However, the value to all of our clients of these benefits is included in our evaluation of custodians. Products and services received via soft dollars will generally be used for the benefit of all clients. However, it is possible that a given client’s trades will generate soft dollars that acquire products and/or services that are not ultimately utilized for that same client’s account. Soft dollars provide additional value, and are accordingly considered in determining which broker-dealer or custodian to utilize as part of our best execution analysis.

We do not consider whether TD Ameritrade or any other broker-dealer/custodian, refers clients to WMS as part of our evaluation of these broker-dealers.

Compensation to Non-Advisory Personnel for Client Referrals.

Clients may be introduced to WMS via other third parties. In the event that WMS compensates any party for the referral of a client to WMS, any such compensation will be paid by WMS, and not the client. If the client is introduced to WMS by an unaffiliated third party, that third party will disclose to the client the referral arrangement with WMS, including the compensation for the referral, and provide the client a copy of WMS's ADV Part 2A and 2B. The referral source will also provide a written disclosure to the client regarding the relationship between WMS and the referral source, including the fact that referral fees will be paid.

Item 10: Financial Information

WMS does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.