

Client Relationship Summary ("Form CRS")

Introduction																
Wise Wealth, LLC 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 retail investors 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.																
Relationships and Services																
<i>What investment services and advice can you provide me?</i> We offer investment advisory services to retail investors. We use the services of subadvisors to manage your assets on a discretionary basis and in accordance with your stated investment objectives, time frame, risk parameters and other investment considerations. We provide consulting and advisory services in overseeing the subadvisors. Our discretionary authority also allows us to reallocate account holdings and to make subadvisor changes without consulting with the client. We require a minimum asset size of \$100,000 to open an account with us. This requirement is waivable at our owner's discretion.																
<i>Additional Information:</i> You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure.																
<i>Conversation Starters:</i> <ol style="list-style-type: none">1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"2. "How will you choose investments to recommend to me?"3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"																
Fees, Costs, Conflicts, and Standard of Conduct																
<i>What fees will I pay?</i> Our management fee for investment advisory services is based on a percentage of assets under management in your accounts. Our management fee is calculated and collected quarterly in arrears. The management fee schedule is: <table border="1" data-bbox="409 852 1209 1104" style="margin-left: 40px;"><thead><tr><th>Account Value</th><th>Investment Management Fee</th></tr></thead><tbody><tr><td>Up to \$500,000</td><td>up to 1.35%</td></tr><tr><td>\$500,001 to \$1,000,000</td><td>up to 1.25%</td></tr><tr><td>\$1,000,001 to \$2,000,000</td><td>up to 1.15%</td></tr><tr><td>\$2,000,001 to \$3,000,000</td><td>up to 1.00%</td></tr><tr><td>\$3,000,001 to \$4,000,000</td><td>up to 0.85%</td></tr><tr><td>\$4,000,001 to \$5,000,000</td><td>up to 0.75%</td></tr><tr><td>\$5,000,000 +</td><td>Up to 0.50%</td></tr></tbody></table>	Account Value	Investment Management Fee	Up to \$500,000	up to 1.35%	\$500,001 to \$1,000,000	up to 1.25%	\$1,000,001 to \$2,000,000	up to 1.15%	\$2,000,001 to \$3,000,000	up to 1.00%	\$3,000,001 to \$4,000,000	up to 0.85%	\$4,000,001 to \$5,000,000	up to 0.75%	\$5,000,000 +	Up to 0.50%
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The fee is tiered. A tiered fee means the applicable rate will be applied to the fair market value in each applicable range of account value. For example, an account with a quarter-end value of \$1,000,000 will be charged at a rate of 1.35% for the first \$500,000 and 1.25% for the remaining \$500,000. Because our fee is based on the amount of assets in your account, we have an incentive to encourage you to increase the assets in your account.																
Our management fee is separate from the subadvisor's management fee. The maximum subadvisor management fee is 0.75%. Additionally, our management fees do not include custodian charges such as brokerage commissions and transaction fees. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in each fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our management fee and we do not receive any portion of these commissions, fees, and costs.																
Our financial planning services are offered at an hourly rate of 100. At the beginning of engagement, we will provide you with a written estimate of the number of hours we believe the service will take. However, we will track the time we spend collecting your information, analyzing and researching the chosen topics, and the time presenting the findings to you. The first half of the estimated fee will be due upon engagement with the remainder due at the delivery of the recommendation. Clients may not be charged a financial planning fee if you engage in our portfolio management services.																
<i>Additional Information:</i> 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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure.																
<i>Conversation Starter:</i> "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?"																
<i>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?</i> <i>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. Here are some examples to help you understand what this means:</i>																

- a) Many of our investment adviser representatives are independent life and health insurance agents, and they may recommend insurance products to clients. This other activity pays them commissions that are separate from our fees and give them a financial incentive to recommend and sell insurance products to you.
- b) Our owner is the co-owner of Bright Portfolios, LLC, a registered investment adviser and subadvisor to some of our portfolios. Bright Portfolios, LLC's charges a management fee separate from our management fee. Our owner receives a portion of this fee, which creates a financial incentive to recommend Bright Portfolios, LLC as a subadvisor to you.

Additional Information:

You can find more detailed information about our conflicts of interest in our Item 10 of Firm Brochure.

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals get paid in one of several ways:

1. Some are salaried employees
2. Some split between a partial salary and a portion of the management fees and insurance commissions
3. Some are paid exclusively through a portion of the management fees and insurance commissions

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No

Additional Information:

Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary

Website: www.wisewealth.com Address: 11 SE 2nd Street, Lee's Summit, MO 64063

Email: info@wisewealth.com Telephone: (816) 246-9473

Conversation Starter:

"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?"

Summary of Material Changes: The fee schedule for our investment advisory services has been updated to reflect the new fees and ranges.