

**Wealth Management Advisors, LLC (“WMA”)**

**Wealth Management Advisors, LLC (“WMA”)** 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 the retail investor to understand the differences. Free and simple tools are available for you to research and firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

**What Investment Services and Advice Can You Provide Me?**

At WMA, we provide investment advisory services to our retail investors giving continuous advice based on the client’s individual needs. Advisory services are offered by defining client objectives, preparing a financial and investment plan, selecting appropriate investments, implementing the plan, and monitoring progress. We provide portfolio management services, so that we can implement the investment plan we develop together with you by investing your assets according to the plan.

WMA provides its clients discretionary and non-discretionary account (“Account”) management services tailored to each client’s individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client’s stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. The minimum account size is \$250,000 but may be negotiated in certain instances. As part of our standard service, we are responsible for performing periodic reviews and consulting with you at least annually. When appropriate, we may recommend the use of one or more Separate Account Managers under a non-discretionary arrangement. In such cases, you will be ultimately responsible for all investment decisions in those accounts.

We also offer both limited and comprehensive financial planning, depending upon your specific needs, including interim updates if your financial circumstances change. In addition, we offer general consulting services on a project basis, as well as Retirement Plan consulting services to Plans and Plan Fiduciaries. Finally, we sponsor a wrap program (“WMA Wrap Program”) to simplify the payment of management fees and brokerage expenses. In the WMA Wrap Program, all advisory and brokerage expenses are included in the total fee paid. We focus our investments on mutual funds and exchange traded funds. However, clients may also hold individual stocks and other types of investments on a more limited basis.

**Additional information about services provided is available in our Form ADV Part 2A (our “Brochure”), in Items 4 and 7; please click [here](#) for a link to our Brochure or call our office to have a copy sent to you. When considering our services, 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?**

WMA charges most retail clients an annualized asset-based fee, billed monthly or quarterly based on the client’s written agreement. The actual fee paid is set forth in an Investment Advisory Agreement. The asset-based fee is calculated as a percentage of the assets we manage for you. If you choose financial planning, whether you engage us for ongoing advisory services or not, we may charge either a fixed fee or flat hourly fee, depending on the nature and complexity of your circumstances and the level of work it entails. As the first step in the financial planning process, all fees will be disclosed and agreed upon in the financial planning agreement signed by the client before work begins. If you choose a wrap fee program, the asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee. Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services for non-wrap accounts. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by the custodian that holds your account, prime broker fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund’s prospectus.

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.

**Additional information about fees is available in WMA ADV Disclosure Brochure (Form ADV Part 2A, Item 5).**

## When considering our services, 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?*

### **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 interests and not put our interests 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 to you. Here are some examples to help you understand what this means.

Most investment adviser representatives are also registered representatives of Arkadios Capital, a registered broker-dealer. Clients may purchase securities through broker-dealers in initial public offerings, secondary offerings, and special purpose acquisition company transactions. If Arkadios Capital acts as a member of the selling syndicate for such offerings, Arkadios Capital will receive compensation. Advisors, acting as a Registered Representative of Arkadios Capital, receive compensation from the sale of an initial public offering (IPO). The advisory fee is not reduced to offset this compensation. This poses a conflict of interest for those individuals as they have a financial incentive to recommend IPO purchases. However, WMA and its personnel are constrained by fiduciary principles to act in the client's best interest and will only recommend IPO's when they are believed to be suitable.

Most investment adviser representatives are also insurance agents of Arkadios Capital, a broker-dealer and insurance agency or Ash Brokerage, LLC, a licensed insurance agency. When applicable, insurance products, including life, health, long term care and variable insurance, are offered through Arkadios Capital or Ash Brokerage, LLC. All related compensation is separate from advisory services. This poses a conflict of interest to the extent that there is a financial incentive to recommend insurance products that result in commissions, trails, or other payments. Clients to whom WMA offers advisory services are informed that they are under no obligation to use the Firm's IARs for insurance services and may use an insurance agent of their choosing. **Additional information** about conflicts of interest is available in our ADV Disclosure Brochure (Form ADV Part 2A, Item 10).

## When considering our services, 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 receive a specific percentage of the fees you pay. Their compensation is not based on the time and complexity required for any client, the amount of assets managed, or the products sold. Our financial professionals are paid a salary but may also be eligible to receive bonuses based on the overall profitability of the firm. Financial professionals who are also owners may also receive their share of corporate distributions.

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

Yes. There is a free and simple tool available at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which you can access at any time to read about our firm and our financial professionals.

## When considering our services, ask your financial professional:

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

Please refer to our Form ADV (also known as our "Brochure"), as it contains more details on these and other topics. Please call us at (864) 236-4706 or email [dan@wmmadvisors.com](mailto:dan@wmmadvisors.com) to request our latest Brochure and any updated Summary that may be available. You can also visit our website at [www.WagnerWealthManagement.com](http://www.WagnerWealthManagement.com).

## When considering our services, ask your financial professional:

*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?*