

Wisdom Investments, Inc.
Client Relationship Summary June 30, 2020

Introduction:

Wisdom Investments Inc. is an investment advisor registered in the State of Illinois. It is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

What types of investment services and advice can you provide me?

As a State of Illinois registered investment adviser, Wisdom Investments offers financial advisory services to retail investors. Our financial advisory services include Wealth Management, financial planning, and consultations on wealth transfer, estate planning, income taxes, retirement planning, education funding and charitable gifting. If you meet with our firm, we will work to understand your current financial situation, existing resources, goals, and risk tolerance and desired outcome(s). Based on what we learn, we'll recommend a possible resolution. For example, if you desire investment assistance, we will recommend a portfolio of investments that we will monitor and rebalance when necessary, to meet your risk tolerance, changing needs, stated goals and objectives.

If you enter into an investment advisory agreement with us, it will be managed on a discretionary basis, which means you give us authority to make changes to your account when we deem appropriate given your risk tolerance, needs, goals and objectives. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services is located in Item 4 of our Firm Brochure.

Questions to Ask Us:

"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 those qualifications mean"?

What fees and costs will I pay?

Fees and costs will vary depending on the service we provide. Our fees are always negotiable.

Financial Planning services are billed based on the degree of complexity of your personal financial situation. The fee for financial planning services ranges from \$500 to \$4000 or more, depending on the time we estimate to analyze and prepare your plan. We will account to you for the time spent on a financial plan.

Tax Services such as planning or tax preparation are billed at \$175.00 per hour plus an overhead charge of \$75.00. These fees may be increased or decreased based on complexity.

Our Investment Advisory fee ranges from .55% to 1.5% annually based on the total value of the investments in your account. Fees are assessed quarterly and may be automatically deducted from your account or billed. The broker-dealer or custodian that holds your assets may charge you a transaction fee when an investment is purchased within your account. In addition, some investments such as mutual funds and exchange traded funds charge additional fees. These fees are in addition to our advisory fee.

If your Investment Advisory fee or other fee assessed by a mutual fund or exchange traded fund is automatically deducted from your account, it will reduce the amount of money you make on your account. Investment Advisory fees are assessed and payable whether your investments gain or lose money.

If we hold and/or manage an account opened by you personally or through a nonaffiliated advisor, you may also be paying charges imposed by the previous advisor and/or broker-dealer who custodied the accounts. We will advise you of such fees.

Additional information about or fees is located in Item 5 of our Firm Brochure, available upon request or on our website at www.wisdominvestments.com.

Questions to Ask Us:

"Help me understand how these fees and costs will 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?"

"How do you determine what fee I will be charged?"

"What are your legal obligations to me when acting as my investment adviser?"

How does your firm make money and what conflicts of interest do you have?

Our revenue is derived from financial planning fees, consulting fees, tax planning and preparation and investment advisory fees. We do not receive any commissions nor payments from vendors or other professionals for whom we refer business. We may receive a referral from an accountant or attorney or professional to whom we refer business however there are no written agreements and we are under no obligation to refer business to professionals we refer business to or refer business to us. Our financial professionals are employees of the firm, are paid a fixed monthly salary and are also bonus eligible. These bonuses, if made, are possible if the company realizes income in excess of the expenses it incurs during the previous year.

As your financial adviser, we will act in your best interest and not put our interest ahead of yours. Notwithstanding that, the way we financially plan and/or manage your investment account may create perceived conflicts with your interests. These perceived conflicts are real in the eyes of those that perceive them. For example, we may suggest you eliminate debt, such as a mortgage. That recommendation will reduce your investable assets and may cause you some dismay. On the other hand, if we recommend you not to eliminate your mortgage, you will have more investable assets which may mean our fee is greater. Another example is our fee structure which results in our fees increasing as your investable assets increase. Some clients may find that to be a conflict of interest, however our fees also decrease if and when your investable assets decrease either from a market downturn or a withdrawal of assets. We urge you to ask us about these conflicts and any others you may know of that other advisors have or suspect we may have. We will work with you to eliminate any conflict of interest you believe is present in a relationship with our firm. Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #123197. You may also contact our firm at (224) 735-7185 and talk to any one of our investment professionals or support staff.

Questions to Ask Us:

"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?"