

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

Our firm is registered with the US Securities and Exchange Commission (the “SEC”) as an Investment Adviser.

You have a choice among different types of financial services professionals to assist you with your financial needs. These professionals offer a variety of services. It is important for you to understand the differences between the services offered, such as the difference between brokerage and investment advisory services, so that you can make an informed decision. This Summary is designed to help you understand the types of financial services our firm can provide you. The SEC also provides free and simple tools that allow you to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS).

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

At WMA, we provide investment advisory services to our retail investors. 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. For this service, we require a minimum investment portfolio of \$250,000. 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. For discretionary portfolio management clients, we collectively monitor the investments of all of our clients on an ongoing basis, and review your particular investment plan in depth at least quarterly, again with interim reviews and updates any time life changes or market conditions call for it. 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.

Engaging us for discretionary portfolio management means that once we agree on an investment plan for your portfolio, we will actively manage your account(s) without contacting you to discuss each investment decision. You may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the inclusion or sale of certain types of investments held in the account, at the commencement of the relationship. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio.

**More information 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.** Here are some questions you might want to discuss with us in more detail:

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

**What Fees Will I Pay?**

Portfolio management fees are calculated as a percentage of the assets we manage for you. This aligns our interests with yours and makes our financial success based on your financial success. You can choose from one of several fee arrangements with us, outlined below.

<b>Wrap</b>	<b>Non-Wrap</b>	<b>Financial Planning/Consulting</b>
One inclusive billing fee that captures the management, brokerage trading & administrative portions collectively	Pay management fees to us separately from the brokerage expense account	Fees are estimated at the time of engagement & are based on the hourly rate of \$500
Billed monthly or quarterly; in advance or arrears as agreed upon with you	Billed each time a new fund purchase is made	Billed at the time services are rendered

Examples of Possible Additional Fees (if applicable): Mutual Fund internal expenses	Examples of Possible Additional Fees (if applicable): Mutual Fund internal expenses & transaction fees	No additional fees above and beyond the stated amount on the agreement.
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**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.

A conflict exists whenever one party can potentially benefit at the expense of another party. We have gone to great lengths to diminish or eliminate the majority of conflicts of interest that naturally exist in the client advisor relationship. For example, we are only paid based on the value of the assets we manage on your behalf, or fixed or hourly fees as agreed. We never invest your money in any proprietary products that would result in additional payments to our firm or our financial professionals. **As described in detail in Item 12 of our Form ADV Part 2A**, we recommend that you hold your account(s) at Charles Schwab & Co., Inc. (“Schwab”), which offers an advisor-based program. We receive benefits from our participation in this program, which provides an incentive for us to encourage you to keep your account(s) at Schwab. However, we pass those benefits on to you in the form of enhanced pricing and top tier customer service, just to name a few. We are held to the fiduciary standard, which requires a constant commitment to our duty of loyalty and care to you, our client. To continue this conversation, you might want to ask:

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

In addition to the fees that we charge, your portfolio will incur other expenses. 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. **More information is available in our Form ADV Part 2A (our “Brochure”), in Item 5**, and we are happy to discuss fee arrangements in more detail with you. For example, you might want to ask:

*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?*

**How do your financial professionals make money?**

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.

Some of our financial professionals are also registered as representatives of a broker-dealer or are licensed to sell insurance. As such, they may receive compensation based on these sales. However, we do not allow such sales to occur in accounts that we manage for you as a registered investment adviser firm. You will never pay a fee to our firm and any type of commission or other transaction fee to one of our professionals on the same account.

**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. You might want to ask:

*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 [jeff@wmmadvisors.com](mailto:jeff@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). Finally, you might want to ask:

*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?*