Relationship Summary – February 2026

WISDOM WEALTH STRATEGIES

Firm Introduction

Wisdom Wealth Strategies, LLC is registered with the United States Securities and Exchange Commission (SEC) as an investment adviser. Fees for brokerage and investment advisory services differ, and it is important for you to understand these differences. You can use free and simple online tools to research firms and financial professionals by visiting Investor.gov/CRS and which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services to retail investors and retirement plan sponsors. As disclosed in our Form ADV Parts 1A and 2A, we offer portfolio management and financial planning services to individuals and high net worth individuals, their trusts and estates, as well as small businesses and their key personnel, and pension and profit-sharing plans. As disclosed in our Form ADV Part 2A firm brochure (Item 8), our firm recommends active and passive management. Our firm does not sponsor or serve as portfolio manager for wrap investment programs.

How we monitor your accounts

As part of our portfolio management services, as described in Item 13 of our Form ADV Part 2A firm brochure, accounts are reviewed by our Chief Compliance Officer on an ongoing basis, as well as client-level reviews at least annually to ensure the advisory services provided are consistent with clients' investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to contributions and withdrawals, year-end tax planning, market moving events, security specific events, and/or changes in a client's risk/return objective.

Investment Authority

As disclosed in Item 16 of our Form ADV Part 2A firm brochure, we generally manage client portfolios on a discretionary basis. Via limited power of attorney signed by the client, discretionary trading authority allows our firm to implement investment decisions in order to meet stated investment objectives, without requiring the client's prior authorization for each transaction. We will serve client accounts on a non-discretionary basis on a case-by-case basis, which requires a client's ongoing prior approval involving the investment and reinvestment of account assets (to include portfolio rebalancing) for each transaction. The client must grant our firm either discretionary or non-discretionary trading authority within our engagement agreement. Clients can amend our account trading authority by providing our firm revised written instructions.

Limited Investment Offerings

Our firm does not make available or offer advice with respect to proprietary products or a limited selection of types of products (i.e., only recommending a money market account, etc.).

Account Minimums and Other Requirements

As described in Items 5 and 7 of our Form ADV Part 2A firm brochure, we provide investment advisory services to individuals and high net worth individuals, their trusts and estates, as well as small businesses and their key personnel, and pension and profit-sharing plans. In general, we do not require a minimum dollar amount to open and maintain an advisory account. However, if a client prefers to engage a third-party investment manager that we have recommended to them, the selected investment manager may have a minimum account size to engage their investment management services that is described in the investment manager's Form ADV Part 2A. We may also combine account values for a household and its related accounts to discount our asset-based fee. For additional information, please see our firm's Form ADV Part 2A which provides the information found in this document as well as additional information and details.

Conversation Starters: 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?

Depending on how you choose to engage our firm, you will pay us an annualized asset-based fee for portfolio management and investment management services that is billed quarterly, in advance, or a fixed or hourly fee for financial planning engagements. Additional common fees which would be paid to the custodian could include account maintenance fees and transaction fees. Our firm does not charge or receive a commission or a mark-up on securities transactions, nor will the firm or an associate be paid a commission on the purchase of a securities holding. We do not receive "trails" or SEC Rule 12b-1 fees from an investment company if we recommended mutual funds with those arrangements to a client of our firm.

However, if you choose to purchase an insurance product through one of our insurance licensed associates, that associate will be compensated via commission that is paid to them from the issuing insurance company.

You will pay advisory fees and associated account costs whether you make or lose money on your investment. 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.

For additional information, please see Items 4 and 5 of our Form ADV Part 2A firm brochure which describe our services and fees in more detail, as well as Items 10 and 11 which discuss conflicts of interest as well as our Code of Ethics and standards of conduct.

Conversation Starters: 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?***

We serve as your investment adviser and as a fiduciary we act in your best interest and do not put our interests ahead of yours. At the same time, the way we earn money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:

As described in Item 12 of our Form ADV Part 2A, we prefer that our portfolio management clients use the services of Charles Schwab & Co, Inc., FINRA and SIPC member firm. Schwab offers firms like ours various services, which include custody of client assets, trade execution, clearance, and settlement, etc. Our firm receives other benefits from our custodian through participation in their independent investment adviser support program. Additionally, if we are charging an asset-based fee for our portfolio management, our firm has an incentive to encourage clients to add assets even if the client would be better off keeping that money in savings, employer retirement plan, or another investment. Our advisory firm and its associates serve as your fiduciary and take their responsibilities seriously and only intend to recommend investments and advisory services we believe appropriate for each client. Please refer to Items 10 and 11 of our Form ADV Part 2A firm brochure in addition to Item 4 of an associate's Form ADV Part 2B brochure supplement for details.

Conversation Starters: Ask your financial professional:

□ ***How might Wisdom Wealth Strategies, LLC's conflicts of interest affect me, and how will you address them?***

For additional information, please see our Form ADV Part 2A firm brochure which discusses this information in greater detail.

How do your financial professionals make money?

Our firm makes money by charging a fee based on a percentage of assets under management for portfolio management services or an hourly or fixed fee for financial planning. Our associated financial professionals receive a percentage of those fees per their employment agreement with our firm.

Conversation Starters: Ask your financial professional:

□ ***Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?***

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

No, neither the firm, its management nor any of our financial professionals have reportable legal or disciplinary history. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters: Ask your financial professional:

As a financial professional, do you have any disciplinary history? If Yes, for what type of conduct?

For additional information about our services, please refer to our Form ADV Part 2A firm brochure which discloses the information in this customer relationship summary document and provides greater detail. If you would like additional, up-to-date information or a copy of this disclosure, please call (720) 314-8009.