

## FORM CRS

**McGlone Suttner Wealth Management, Inc.**, is registered with the Securities and Exchange Commission as an investment adviser. We provide investment advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available at [Investor.gov/CRS](https://investor.gov/CRS) to research firms and financial professionals, which also provides educational materials about broker-dealers, investment advisers, and investing.

***What investment services and advice can you provide me?***

**Advisory Services:** We offer discretionary Asset Management Services to high net worth and non-high net worth individuals. We also offer Financial Planning and Consulting Services as well as Pension Consulting Services.

**Asset Management Services:** Our standard services include asset management and monitoring your portfolio on a continuous basis, based on information you provide (and update from time to time) about your personal and financial situation, and your account's investment objective(s), tolerance for risk, investment time horizon, and other information. We conduct individual account reviews periodically, but on at least approximately an annual basis.

**Investment Authority:** In your advisory agreement, you grant us authority to manage your account on a discretionary basis, which means we will decide which investments to buy or sell for your account, without consulting you in advance. You may place reasonable limitations on our authority by providing your restrictions in writing. Upon request, we also manage accounts on a non-discretionary basis, which means we will recommend investments to purchase or sell, but you will make the ultimate decision regarding the purchase or sale of investments. Non-discretionary accounts are handled differently than discretionary accounts, and these differences can reduce the amount of money you earn compared to a discretionary account.

**Investments:** We do not limit our advice to any proprietary products or a limited menu of securities. However, our portfolios are typically comprised primarily of mutual funds (discussed below), and many times will also include exchange-traded funds ("ETFs"), and, as needed to meet specific client needs, individual stocks, bonds or other securities.

**Account Minimums and Requirements:** We do not impose a minimum account size to open or maintain an advisory account; however, we may terminate an account which is not large enough, in our opinion, to manage effectively.

**Additional Information** – For additional information, click this link, <https://adviserinfo.sec.gov/firm/brochure/149830>, and review the information in our Form ADV Part 2A, Items 4 and 7 regarding our services, in Items 4 and 8 regarding investments, in Items 5 and 7 regarding fees and compensation, and in Items 12 and 16 regarding discretionary authority.

***Key Questions to 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?***

Below, we summarize the principal fees and costs you will pay in connection with our investment advisory services:

**Asset-Based Fees:** For Asset Management Services, we charge "Advisory Fees," payable quarterly in advance (except, monthly or quarterly in arrears, for some group annuities and sub-advised accounts), based on a percentage of your account value (an "asset-based fee") at the end of the respective period. Because Advisory Fees are an asset-based fee, the more assets there are in your account, the more you will pay us in fees; consequently, we have an incentive to encourage you to increase the assets in your account. Your Advisory Fee rate(s) are described in your Advisory Agreement; see below for information about ranges of our Advisory Fees.

**Hourly Fees:** Payment of half of the quoted hourly fees for a planning or consulting service is due in advance, with the balance due upon completion of the service; see below for information about our Hourly Fee rates.

**Other Fees and Costs:** Examples of the most common additional fees and costs you will incur are:

- **Brokerage Expenses** - commissions, ticket charges, mark-ups and mark-downs, wire, handling, and other fees and costs charged by brokers and dealers who execute securities transactions for your account.
- **Investment Company Expenses** - mutual fund, ETF, and variable annuity internal fees and expenses, asset-based sales charges and service fees, and variable annuity surrender charges and mortality expenses.
- **Custodial Expenses** – custodial and account maintenance fees, according to your custodial agreement.
- **Other Product-Level Fees** – fees associated with specific investments made or held for your account.

**Additional Information** – 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. For additional information, click this link, <https://adviserinfo.sec.gov/firm/brochure/149830>, and review information in our Form ADV Part 2A, Items 5 and 7 regarding fees and compensation.

### **Key Questions to 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 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 is an example to help you understand what this means.

In addition to advisory fees, we also receive economic benefits in connection with investment advisory services, as follows:

- **Third-Party Benefits:** Fidelity Brokerage Services, LLC (“Fidelity”) provides McGlone Suttner with access to its institutional manager platform, at no charge (without commitment or obligation to Fidelity). The Platform provides brokerage products and services generally available only to institutional investors or that require significantly higher minimum initial investment, including (for example): (i) access to mutual funds, and access to brokerage, custody, and research services; (ii) client account, trade execution, pricing, and market data technology; and (iii) business-related services to help manage and develop our business. Availability of the Fidelity platform benefits (without out-of-pocket cost) creates a conflict of interest by providing an incentive for McGlone Suttner to recommend Fidelity’s custodial services to our clients based on our interest in continuing to receive these benefits, rather than based solely on client needs in selecting a custodian.

**Additional Information** – For additional information, click this link, <https://adviserinfo.sec.gov/firm/brochure/149830>, and review the information in our Form ADV Part 2A, in Items 12 and 14 regarding conflicts involving custodial platforms.

### **Key Questions to 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?**

**Salary and Bonus:** Our financial professionals are compensated through salary and a bonus, which is based on the overall profitability of the firm. Each professional’s bonus allocation is based, in part, on the total amount of assets and fees attributable to the professional’s clients. As such, the bonus arrangement creates a conflict of interest in that it provides an incentive for a professional to recommend that you use (or add assets to) our advisory services based on their interest in increasing their bonus allocation, rather than based solely on your investment needs.

**Product Sales Commissions:** A financial professional is separately licensed as an independent insurance agent, and earns additional commission-based compensation for selling insurance products. Insurance commissions are separate from, and in addition to, our advisory fees. This practice presents a conflict of interest because the professional has an incentive to recommend insurance products based on their interest in earning the commissions rather than based solely on your insurance or investment needs. Refer to the following link: <https://adviserinfo.sec.gov/firm/brochure/149830>, for additional information in our Form ADV Part 2A, Items 5 and 10 regarding this conflict of interest.

**Additional Information** – For additional information, click this link, <https://adviserinfo.sec.gov/firm/brochure/149830>, and review the information in our Form ADV Part 2A, in Items 5 and 10 regarding conflicts involving insurance and securities recommendations

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

We do have legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple research tool to research our firm and our financial professionals.

### **Key Questions to Ask Your Financial Professional**

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

**Additional Information** – Additional information about our services is available in our Form ADV Part 2A Brochure. You may obtain our Brochure and a copy of this Relationship Summary by emailing [Compliance@mcglonesuttner.com](mailto:Compliance@mcglonesuttner.com), by calling us at 920-882-5299, or by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/149830>.

### **Key Questions to 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?