

Introduction

Professional Wealth Management Services LLC (PWMS) is an investment adviser registered with the SEC. It is important for you to understand how advisory and brokerage services and fees differ in order for you to determine which type of advisory relationship is best for you. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers, and investing.

What Investment Services and Advice Can You Provide Me?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services are split into 3 options. Those services are the PWMS Portfolio Management, PWMS Wrap Fee Program, and PWMS Financial Planning. PWMS Portfolio Management and PWMS Wrap Fee Program involve us opening, directly monitoring, and managing investment account(s) in an advisory relationship with you. PWMS Financial Planning is offered as a separate service for a flat fee. We do not monitor your investments for the PWMS Financial Planning service. Financial Planning is included in our PWMS Portfolio Management and PWMS Wrap Fee Program services for no additional fee. Upon initial engagement, we'll meet with you to understand your goals, current financial situation, and risk tolerance. Based on what we learn, and if you decide to open an account with us using our Portfolio Management or Wrap Fee Program, we'll tailor a portfolio of investments for you that is continuously monitored and rebalanced as necessary to coincide with any changing needs or goals. We are available as often as needed by you for advice and contact you at least annually to discuss your portfolio.

You can choose whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. We do not restrict our advice to limited types of products or investments but you may choose to limit your investment options. Your choice of type of discretion and any limitations will be discussed with you and described in your signed advisory agreement. Our discretionary or non-discretionary relationship will remain in effect until the advisory agreement is terminated by you or our firm, and you may terminate it at any time without penalty. We do not have any minimum account size requirements.

Additional information about our advisory services is in Items 4, 5, and 7 of our Firm Brochure and Items 4 and 5 of our Wrap Brochure, which are available online here: [PWMS Firm and Wrap Brochures](#).

Questions to Consider Asking 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 Will I Pay?

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Our maximum, annual asset management fee for PWMS Portfolio Management and PWMS Wrap Fee Program is 0.99%. The more assets you have in your advisory account, the more you will pay us on a dollar basis based on the percentage we charge to manage your account. We, therefore, have an incentive to increase the assets in your advisory account in order to increase the amount of money that we make. Our fees are tiered based on the amount of assets in your accounts and are negotiable. Your initial fee percentage will be discussed and determined depending on the services you choose to receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. Our fee for standalone PWMS Financial Planning service is \$500, with half due in advance and half upon completion. The broker-dealer that holds your assets generally charges a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our PWMS Portfolio Management service. We pay the

broker-dealer's transaction fees charged to you for our PWMS Wrap Fee Program service. You may pay an annual maintenance fee charged by the broker-dealer for retirement accounts. You may also pay the broker-dealer for expediting delivery of withdrawals, such as for overnight FedEx check delivery or wire transfers. Some investments, such as mutual funds, index funds, and exchange traded funds charge additional fees internally called expense ratios that will reduce the value of your investments over time. 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 our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online here: [PWMS Firm and Wrap Brochures](#).

Questions to Consider Asking Us:

- Help me understand how these fees and costs may 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 are some examples to help you understand what this means. For our PWMS Wrap Fee Program, we pay the broker-dealer's transaction fees charged for each transaction, except for exchanges between mutual funds in the same company of funds and individual fixed income transactions, which do not have transaction fees. As a result, an incentive exists to recommend these asset types without transaction fees and minimize total trades in order to reduce the amount of the broker-dealer's transaction fees that we will have to pay on your behalf. As previously mentioned, our firm makes more money as your account size grows, therefore, we have a monetary incentive to increase the amount of assets that we manage. Additional information about our conflicts of interest is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online here: [PWMS Firm and Wrap Brochures](#).

Questions to Consider Asking Us:

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

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated solely from the revenue our firm earns from providing advisory services. A potential conflict of interest exists to increase assets under management to an unmanageable level to increase revenue.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No, neither our firm nor our financial professionals have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Questions to Consider Asking Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov/firm/summary/150266>. You may also contact our firm at 704-872-0022 to request a copy of this relationship summary and other up-to-date information.

Questions to Consider Asking 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?