

Ryan Wealth Management, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include non-discretionary investment management and financial planning. We only offer advice with respect to certain types of investments, which generally include model portfolios comprised of mutual funds. Such model portfolios are primarily designed and managed by us directly or by independent and unaffiliated third-party investment advisers. When providing non-discretionary advisory services, you sign off on the recommendation regarding the purchase or sale of investments. We generally require a minimum account size of \$500,000, subject to negotiation at our discretion.

Regular monitoring of your account(s) is included as part of our standard investment management services, with reviews typically occurring at least quarterly. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](#).

Conversation Starters

- “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?

Retail investors will generally incur the following fees charged by us: investment management fees based on a percentage of your assets under our management (which generally range from 0.60% to 1.50% per annum), financial planning fees based on an hourly rate of \$450 per hour, or financial planning fees charged at a fixed rate depending on the nature and complexity of services rendered. Clients utilizing the services of a third-party adviser are additionally charged an asset-based administrative fee that generally ranges from 0.00% to 0.17% per annum). Investment management fees are charged quarterly in advance, and financial planning fees are charged partially in advance and partially in arrears. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge an hourly fee, the more time we incur in performing our services, the more you will pay in fees, and we may therefore have an incentive to be less efficient in performing services for you. However, we have attempted to structure our fees to align with your interests, and do not make investment recommendations based on the additional fees we may earn as a result.

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 detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

Conversation Starter

“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 are some examples to help you understand what this means.

The third-party investment advisers we recommend provides us certain benefits, such as due diligence and educational seminars along with attendance expense reimbursements, financial and marketing assistance, and the use of certain software. This could create an incentive to recommend a third-party investment adviser, because of the tools and education it provides. In addition, a third-party investment adviser can also provide fiduciary benefits on behalf of the clients. To learn how we address this incentive, please refer to [Item 10 of our ADV Part 2A brochure](#).

To the extent you purchase a security or insurance product from one of our advisors through their affiliation with a broker-dealer or insurance company, you will pay an ordinary and customary commission. These are conflicts of interest due to the additional compensation that will be received. To learn how we address this incentive, please refer to [Item 10 of our ADV Part 2A brochure](#).

Conversation Starter

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

More detailed information about our conflicts of interest may be found in [our Form ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based on the amount of client assets they service (for asset-based fees), or the time and complexity required to meet a client’s needs (for hourly and fixed fees). In addition, if a security or insurance product is purchased through one of our financial professionals, such financial professionals will earn an ordinary and customary commission as a result. This is a conflict of interest due to the additional compensation that will be received. To learn how we address this incentive, please refer to [Item 10 of our ADV Part 2A brochure](#).

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Conversation Starter

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <http://www.ryanwealth.com>, emailing rob@ryanwealth.com, or calling (530) 671-2100.

Conversation Starter

“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?”