

**Paulson Wealth Management Inc.**  
**February 5, 2024**  
**FORM CRS**

Paulson Wealth Management Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We offer the following investment advisory services to retail investors: **Sponsor and Manager of a Wrap Fee Program; Comprehensive Portfolio Management Services; Financial Planning and Consulting Services which includes asset allocation services; and Selection of Other Advisers.**

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis.

**Investment Authority:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

**Account Minimums and Requirements:** In general, we require a minimum account size of \$1,000,000 to open and maintain an advisory account and a minimum fee of \$5,000 for portfolio management services and \$2,500 for financial planning services, which may be waived in our discretion.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A, Items 4, 7, 8, 13 and 16, and Form ADV Part 2 Appendix 1, Items 4 and 5, Brochures by clicking this link <https://adviserinfo.sec.gov/firm/brochure/150374>.

**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?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in advance based on the value of your account on the last day of the previous quarter. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict; Asset-based fees associated with a wrap fee program generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets; therefore, the asset-based fee is higher than a typical asset-based advisory fee. Since our firm pays the transaction costs associated with securities transactions in your account, we have an incentive to minimize the trading in your account;
- **Hourly Fees** - For general consulting services are payable upon completion of services;
- **Fixed Fees** - For financial planning services, 50% retainer is due in advance and the remainder is due upon completion of the services rendered;
- **Other Advisory Fees** - You will pay advisory fees charged by third party investment advisers, which are separate

- and in addition to our fees for non-Wrap Program accounts;
- Clients may also pay additional fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
  - Custodian fees and transaction charges when purchasing or selling securities for non-wrap accounts;
  - Fees related to mutual funds, exchange-traded funds, and variable annuities (including surrender charges); and
  - Account maintenance fees, trade-away fees, and other product-level fees associated with your investments.

***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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6, and Form ADV Part 2 Appendix 1, Item 4, Brochures by clicking this link <https://adviserinfo.sec.gov/firm/brochure/150374>.

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

- **Third-Party Payments:** Certain persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating additional compensation.

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

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

Refer to our Form ADV Part 2A, Item 5, 10, 12 and 14, and Form ADV Part 2 Appendix 1, Items 4 and 9, Brochures by clicking this link <https://adviserinfo.sec.gov/firm/brochure/150374> to help you understand what conflicts exist.

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

The financial professionals servicing your account(s) are compensated by receiving a salary and bonus that is based on the time and complexity required to meet a client's needs and the Firm's overall success. The bonus compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to refer clients to our firm.

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

Yes, our firm currently has legal or disciplinary history to disclose. No, our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

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

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 630-517-2950 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/150374>.

***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?**