

Wheelhouse Advisory Group, LLC
CLIENT RELATIONSHIP SUMMARY v March 1, 2024

This is the Client Relationship Summary for Wheelhouse Advisory Group, LLC an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you 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?

The investment advisory service we provide is a comprehensive service combining financial planning and portfolio management services.

Our comprehensive service provides continuous monitoring of your investments.

For clients who choose our comprehensive service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance.

Our investment recommendations are primarily mutual funds, individual stocks, and exchange-traded funds as the core investments, along with fixed indexed annuities. Initial public offerings (IPOs) and non-traded Real Estate Investment Trusts (REIT's) are not available through Wheelhouse.

We do not have minimum account sizes or investment amounts. However, based on our comprehensive planning and our minimum fee, Wheelhouse prefers to work with clients with \$500,000 or more in investable assets.

For more information, please review our disclosure brochure, which is available [here](#).

Ask us: Given my financial situation, should I choose an investment advisor 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?

You will pay a negotiated percentage of assets under management in quarterly installments, in arrears, for our ongoing comprehensive services; we will also negotiate a flat, quarterly fees as well. There is a minimum fee associated with this service. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; Wheelhouse does not receive any of these fees.

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 more information, please review our disclosure brochure, which is available [here](#).

Ask us: 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?

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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.

Both Wheelhouse and some of its registered persons are licensed insurance producers, which are conflicts in that they receive other compensation if you effect transactions through them. We mitigate this conflict by the fact that Wheelhouse and its Investment Adviser Representatives, as fiduciaries, must always act in the best interest of the client, including in the non-fiduciary sale of commissionable products to advisory clients, and that no client is under any obligation to purchase any commission products from Wheelhouse or its registered persons; clients may purchase investment products recommended by Wheelhouse through other, non-affiliated insurance agents.

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

For more information, please review our disclosure brochure, which is available [here](#).

How do your financial professionals make money?

Our firm's only compensation comes from advisory fees and insurance commissions. All employees earn a salary and may also be paid a discretionary bonus based upon their performance in their particular role and the profitability of the company. In addition, our Wealth Managers earn a percentage of the quarterly fees that are paid by their clients. The owner of the firm also benefits from the overall profits of the firm.

The representatives that also serve as licensed insurance agents, receive commissions and incentives for selling insurance products.

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

No; however, [Investor.gov/CRS](https://www.investor.gov/crs) has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#).

You can also contact us at (636) 400-7889 if you have any questions or to request a copy of the relationship summary.

Ask 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?