

Client Relationship Summary – Form CRS

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1. Introduction

Wisconsin Wealth Advisors, LLC (“Firm”, “We”, “Us”, “Our”) is a Securities and Exchange Commission (SEC) registered investment adviser and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment adviser and a broker-dealer. <https://www.investor.gov/CRS> offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer the following investment advisory services to you:

Asset Management: We will offer you advice on a regular basis. We will discuss your investment goals, design a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance) or a non-discretionary basis (you make the ultimate decision regarding the purchase or sale of investments). This service will continue pursuant to the terms of the executed Investment Advisory Agreement. We do not have a minimum to open an account.

Consulting Services: Services will be provided to you based on your selection on the Consulting Services Agreement and may include, but are not limited to, reviews and potential recommendations in the following areas: investment accounts and retirement accounts, tax reviews and planning, insurance policies, estate planning, and education planning. Services will be considered complete upon delivery of the services.

Employee Retirement Income Security Act (ERISA) Services: We serve as a limited scope ERISA 3(21) Fiduciary that can advise and assist plan sponsors with their investment decisions on a non-discretionary basis. Plans are monitored on an ongoing basis. We have a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though engaging us can help the plan sponsor delegate liability by following a diligent process.

Additional Information

For more information about our services, we recommend reading our ADV Part 2A Items 4, 5, 7 and 10.

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?”

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We are paid for our services as follows:

Asset Management: The amount paid to our firm and your financial professional does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your account over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment if you take withdrawals or liquidate the contract prior to the end of the surrender charge schedule. Fees are billed monthly in advance. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. Therefore, we have an incentive to increase the assets in your account in order to increase our fees. You will also pay fees to a custodian who holds your assets (called “custody”). You pay our advisory fee even if there were no transactions within the account.

Consulting Services: We charge a fixed fee— payable 50% in advance and the balance due upon delivery of the completed services.

ERISA Services: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as

“surrender charges” to sell the investment. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. Therefore, we have an incentive to increase the assets in your account in order to increase our fees. You will also pay fees to a custodian that will hold your assets (called “custody”). You pay our advisory fee even if there were no transactions within the account.

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 regarding our fees and costs, review ADV Part 2A Item 5.

Conversation Starters

“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 of interest. 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.

Commissions: Our associated persons may receive commissions from the sale of insurance or securities products.

Conversation Starters

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

Additional Information

Chris Swenson, Shaun Balding, and Patrick Fosdick have financially affiliated businesses as insurance agents. They each spend approximately 5% of their time as insurance agents. Additionally, Chris Swenson and Patrick Fosdick are registered representatives of a broker-dealer. They each spend approximately 10% of their time in this business practice. They will offer Clients services from these activities. As insurance agents and registered representatives, they may receive separate yet typical compensation.

How do your financial professionals make money?

Our financial services professionals are compensated based on a percentage of assets they manage.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase the assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Item 10.

Item 4. Disciplinary History

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

Yes, please visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation Starters

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

Item 5. Additional Information

To find additional information about us and to request a copy of the *Client Relationship Summary*, please go to www.wiwealthadvisors.com or send us an email at chris.swenson@wiwealthadvisors.com. If you would like to request up-to-date information as well as request a copy of the *Client Relationship Summary*, please contact us via phone at 608-837-9099.

Conversation Starters

“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?”