



# Client Relationship Summary

Wolff Wiese Magana, LLC dba WWM Financial, Savvy Doc Financial Planners, Savvy Women Wealth Management, WWM Financial and Insurance Solutions LLC is registered as an investment adviser with the Securities and Exchange Commission. It's important to understand investment advisory services and fees differ from that of brokerage firms. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS).

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

**We offer individualized investment advisory services including ongoing asset management and financial planning.** We help you develop customized strategies to grow and preserve your wealth and attain your financial goals based upon individual risk tolerance and future plans. Goals and resources change over time for most people, which is why we schedule meetings or phone calls at least annually for us to review account performance and talk about any changes that might have occurred. **We continuously monitor the investments in your accounts and make important adjustments on a discretionary basis to help meet your goals. Conversely for non-discretionary accounts it's important to note that we make recommendations but you must make the ultimate decision on trading in the account. We don't limit the types of investments available to you or offer proprietary products, however, we will not recommend certain investments that we believe are not in your best interest. The only limitations on investments available to you are those imposed on Schwab which are influenced by market activity and regulatory guardrails. There are no account minimums for our services. Our Form ADV provides more information regarding our services.**

Our financial advisors manage your accounts. If suitable and mutually agreed upon, we recommend a managed account through Schwab or a third-party money manager to diversify, preserve and protect your investments. We do not offer a wrap fee program where the adviser covers the ticket and transaction charges. We are employee-owned and operated by Steve Wolff and Catherine Magana with a minority ownership by Kerry Harmon. We work with many types of clients: Individuals and High Net Worth Individuals, Trusts, Estates or Charitable Organizations, Pension and Profit-Sharing Plans, corporations, limited liability companies and/or other business types and other Advisers.

*Questions you should ask your investment adviser representative:*

*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?

We bill an on-going asset-based fee by calculating a percentage and the value of cash and investments in your advisory account on a quarterly basis. **For the assets we manage for you we charge a negotiated fee up to 1.5% annually based on your account balance (including cash) on the last day of the previous quarter which is deducted from your account.** Adjustments are made for deposits and withdrawals. **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.

**You will also pay the following separately incurred expenses, which we do not receive any part of:** transaction charges, charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus....

*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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(i.e., fund management fees and other fund expenses), custodial fees and account maintenance fees, separate account management fees, and trade-aways. Also, you could be required to pay fees when certain investments are bought and sold (e.g., alternative investments, Dimensional Funds [DFA]). **For financial planning and consulting services we charge on an hourly or flat fee basis. The total estimated fee, as well as the ultimate fee that we charge you, is based on the scope and complexity of our engagement with you. Our hourly fees are \$350. Flat fees generally range from \$1,500 to \$20,000. We generally charge a minimum fee of \$2,000 for written financial plans.**

**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 is an example to help you understand what this means. **The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell. Insurance products recommended by us will result in a fee which we earn as would any agent should you chose to make this type of purchase, however, those fees vary. Additionally, an employee of our firm is a licensed real estate agent and may receive a referral fee from other agents. You are never obligated to take our recommendations.**

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

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

Our financial advisors are paid a salary based on their assets under management at our firm. They are not paid based on the amount of clients they service, the time and complexity required to meet your management needs, or from commissions on trading in your account. Their compensation is solely derived from the financial professional advisory services our firm offers to our clients.

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

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

No. Neither our firm nor our financial professionals currently have any required legal or disciplinary history to disclose.

Please visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple tool to research our firm and our financial professionals.

*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?*

**Additional Information**

For additional information on our investment advisory services, see our Form ADV brochure on IAPD on [www.investor.gov](http://www.investor.gov). For any brochure supplement of our financial professionals please call 760-692-5190. You can also find a current copy of our Form ADV on our website [www.wwmfinancial.com](http://www.wwmfinancial.com). Please call 760-692-5190 with questions or to request up-to-date information about our firm and a copy of this relationship summary brochure.