

SCHMITT WEALTH ADVISERS

Client Relationship Summary (Form CRS/Form ADV Part 3)
March 3, 2025

Item 1. Introduction

Schmitt Wealth Advisers LLC (the "Firm") is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple online tools can help you understand those differences and allow you to research firms and financial professionals at the SEC's investor education website www.investor.gov/CRS. For more information about us, visit www.adviserinfo.sec.gov.

Item 2: What investment services and advice can you provide to me?

We offer individuals and families investment advisory services, which include financial planning as well as discretionary and nondiscretionary investment management services. These services are generally offered to clients as part of our comprehensive wealth management services. If you are considering opening an advisory account relationship with us, we will meet with you and evaluate your financial objectives, risk tolerance, time horizon, tax situation, liquidity constraints, and other personal financial factors before making investment recommendations to you.

We generally expect to manage your assets on a discretionary basis. You provide written authority so we can make investment decisions on your behalf (buy and sell securities) without asking you in advance. We manage your assets in accord with your written investment strategy, financial objectives, risk tolerance, and other factors pertinent to your situation. If we manage your assets on a nondiscretionary basis, we will make investment recommendations to you, but you are ultimately responsible for accepting or rejecting our recommendations, although we will buy and sell investments on your behalf if you accept our recommendations. For certain assets not held by a custodian we work with (such as assets held in a 529 plan), we will make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments.

Although our advice is not limited to certain types of investments, we typically offer investment advice relating to individual stocks and bonds, exchange-traded funds ("ETFs"), mutual funds, and other investments as appropriate for our clients. We monitor your investments on an ongoing basis. In-office or telephone account review meetings can be scheduled quarterly and at least once annually. We generally require a minimum account size of \$250,000. Depending on other family relationships or other circumstances, at our discretion we may accept a smaller account size when establishing an investment advisory relationships with you. We provide financial planning advice as part of our comprehensive wealth management services. Under some circumstances we can provide only financial planning services as part of a stand-alone engagement. For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#) and [Item 7 Types of Clients](#).

Consider asking your adviser:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose the investments you recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications?
- What do these qualifications mean?

Item 3 (part 1): What fees will I pay?

For our comprehensive wealth management services, the Firm charges advisory fees based on the amount of assets we manage or advise on your behalf. Note that fee schedules may be tiered if we manage more assets on your behalf. We charge those fees each quarter before services are rendered for the quarter. We will generally deduct our fees directly from your account. The more assets there are in your advisory account, the more you will pay in fees, and the Firm has an incentive to increase the assets we manage or advise on your behalf.

In addition to the fees we charge, other firms (custodians, mutual funds, or other third parties) may also charge you fees and expenses in connection with the services we provide to you, which may include securities brokerage commissions;

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transaction fees; custodial fees; reporting charges; charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses); deferred sales charges; odd-lot differentials; transfer taxes; wire transfer and electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions.

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.

There is no separate fee for financial planning when such services are provided through our comprehensive wealth management service.

For additional information, see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#)

Consider asking your adviser:

- Help me to 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?

Item 3 (part 2): 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?

As an investment adviser we are a fiduciary. That means we are required to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create 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. For instance, we are compensated for the services we provide based on the value of assets we manage. The greater the assets we manage, the greater our compensation. Therefore, we have an incentive for clients to add more assets to accounts we manage and to add more clients. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 12 Brokerage Practices](#), and [Item 14 Client Referrals and Other Compensation](#).

Consider asking your adviser:

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

Item 3 (part 3): How do your financial professionals make money?

We compensate our financial professionals based on a salary, employee benefits, a share of firm revenue for asset growth and retention, and, bonus incentives for certain business development achievements.

Item 4: Do you or your financial professionals have a legal or disciplinary history?

Our Firm, No. Our Financial Professionals, No. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Consider asking your adviser:

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

Item 5: Additional Information

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact (513) 813-1580.

Consider asking your adviser:

- 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 a person is treating me?