

# FORM ADV Part 3 – Client Relationship Summary

Date: 04-10-2025

## Item 1: Introduction

Delgado Wealth Management, LLC, dba Wisdom Planning Group (hereinafter “Wisdom Planning Group”) is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals.

## Item 2 Relationships and Services

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

Our firm offers the following principal investment advisory services to retail investors.

Our firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

- Financial planning—monitored continuously as part of our standard service.
- Portfolio management—monitored continuously as part of our standard service.
- Other services: pension consulting services—monitored continuously as part of our standard service.

**For additional information, including our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1) and for minimum investment amounts, please see <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

### **Conversation starters. 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?*

## Item 3 Fees, Costs, Conflicts and Standard of Conflict

### ***What fees will I pay?***

Our fees can be assessed monthly in arrears based on average daily balances, are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset-based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you.

There are no other fees or costs related to our services.

### **Additional Information:**

**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 detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

**Conversation starters.** *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 or financial planning advice we provide you. Here are examples to help you understand what this means.*

- Our firm makes money by offering products and services to you that we in turn earn money on and therefore have an incentive to sell these products to you.

**Conversation starters.** *Ask your financial professional:*

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

**Additional information:**

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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

- We pay our professionals in many ways including cash in the form of a base salary and bonus and therefore they have the opportunity to earn more when opening more accounts, increasing assets and investing in riskier investments to increase their overall performance.

#### Item 4 Disciplinary History

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters.** *Ask your financial professional:*

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

#### Item 5 Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting <https://wisdompg.com>; emailing at [amilka@wisdompg.com](mailto:amilka@wisdompg.com) or calling us at 407-462-5486.

**Conversation starters.** *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?*