Wisdom Planning Group

FORM ADV Part 3 – Client Relationship Summary

Date: 06/30/2026

Item 1 Introduction

Delgado Wealth Management, LLC, dba Wisdom Planning Group (hereinafter "our Firm") 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. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which 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?

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

- Portfolio Management Services – Monitored continuously as part of our standard service. Accounts are managed on a discretionary basis, meaning our Firm will buy and sell investments in your accounts without requiring your pre-approval.
- Pension Consulting Services – Monitored continuously as part of our standard service. Accounts are managed on a non-discretionary basis, meaning our Firm will make recommendations for the plan sponsor to decide upon its implementation.
- Financial Planning Services – Plans are updated as needed due to life changes such as marriage, divorce, birth, death, retirement, and upon request.
- Estate Planning Services – Plans are not monitored.

Additional Information: Please see Items 4 and 7 of our Form ADV Part 2A brochure which is provided to all clients or by going here: **https://www.adviserinfo.sec.gov/firm/summary/305721**.

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 Conduct

What fees will I pay?

- **Asset-Based Fees.** Clients who receive Portfolio Management or Pension Consulting Services will pay an asset-based fee. These fees are assessed on a monthly basis in arrears calculated using the average daily balance of the account. Accounts are grouped together that are from the same household and/or family for billing purposes, which can reduce the overall fee charged. With asset-based fees, the more assets there are in the account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the amount of money invested in these accounts.
  - Portfolio Management Services – These services are charged on a tiered fee schedule with a maximum fee of 1.00%.
  - Pension Consulting Services – These services are charged on a tiered fee schedule with a maximum fee of 0.60%.
- **Fixed Fees.** Clients who receive Financial Planning or Estate Planning Services will pay a fixed fee. These fixed fee arrangements are based on the amount and scope of work we expect to perform for you, so material changes in the amount or scope of work will affect the fixed fee we quote you.
  - Financial Planning Services fees range from $1,000 to $10,000 and are negotiated based upon the scope of work.
  - Estate Planning Services fees range from $1,000 to $3,500 and are dependent upon the complexity of the estate planning required.

Other Costs: Your investment assets will be held in an account with a qualified custodian. Your account may incur additional charges from other financial institutions such as custodial fees, mutual fund, and ETF fees charged to you as a shareholder, wire and electronic transfer fees, brokerage commissions, and transaction fees charged by your account custodian or the executing broker. Such charges and fees are in addition to our advisory fee, and part of your agreement with the custodian.

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.

Please see Item 5 of our Form ADV Part 2A brochure which is provided to all clients or by going here: https://www.adviserinfo.sec.gov/firm/summary/305721.

Conversation Starter. *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 advice we provide you. Here are some examples to help you understand what this means.

- Our firm makes money by offering services to you that we in turn earn money on and therefore have an incentive to recommend these services to you.
- Third-Party Payments: While we do not receive compensation from third parties when we recommend investments, some of our supervised persons can recommend insurance products in their separate capacities as independently licensed insurance agents. If you elect to purchase insurance products through a supervised person, that supervised person will receive insurance commissions. This creates an incentive for our supervised persons or affiliates to recommend insurance products.

Conversation starter. *Ask your financial professional:*

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

Additional information:

Please see Items 5, 10, and 14 of our Form ADV Part 2A brochure which is provided to all clients or by going here: https://www.adviserinfo.sec.gov/firm/summary/305721.

How do your financial professionals make money?

Our financial professionals are paid a percentage of the fee collected based on the amount of assets under management the clients they service represent.

Item 4 Disciplinary History

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

No.

Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. *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://www.wisdompg.com; emailing amilka@wisdompg.com, or calling us at 407-462-5486.

Conversation Starter. *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?