

## Form CRS – Customer Relationship Summary

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### **Item 1. Introduction**

Manske Wealth Management is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

### **Item 2. Relationships and Services**

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

Manske Wealth Management provides financial planning, consulting, and investment management services. This often includes our participation in your financial considerations beyond liquid investments, such as trust and estate planning considerations, balance sheet management, philanthropic goals and business decision making. We do not provide legal or tax advice. We design, implement and monitor investment plans for clients after a thorough discussion, agreement and documentation of investment objectives and risk tolerance. Based on this plan, we buy and sell investments in client accounts based on our best judgment and can do so without asking in advance (a “discretionary account”). In all cases, we exercise investment discretion in a manner consistent with clients’ written objectives and directions. As a part of our services, client accounts are actively monitored and reviewed to ensure they are in line with each client’s objectives. We make sure clients are informed via email, phone call, face-to-face meetings, monthly statements, performance reports and sharing documents in our secure internet “vault” that we can set up for each client. **Every Client, Every Month™** is our systemic dedication to knowing each client and making sure each client sees how their investment goals will be accomplished. We also insist on meeting annually to review your plans, performance, and your evaluation of our services. Our investment management services are generally limited to specific types of investments, including mutual funds, ETFs, equities, bonds, fixed income, REITs, government securities and master limited partnerships. Manske Wealth Management may use other securities, such as options when appropriate and as requested by clients. As a condition for starting and maintaining a relationship, we generally impose a minimum annual fee of \$1,500.

**Additional information.** Please see Form ADV Part 2A brochure, Items 4 and 7.

**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?

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

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

Manske Wealth Management is compensated based upon a percentage of the total value in your account (assets under management). You pay this fee even if you do not buy or sell investments. The larger the amount of assets in your account, the more you will pay in fees. As such, our firm may have an incentive to encourage you to increase the assets in your account. Our annual fee is prorated and charged quarterly, in arrears, based upon the market value of the assets being managed by our firm on the last day of the previous quarter. For wrap fee program accounts, you will pay us a single asset-based fee. This fee covers most transaction costs and certain administrative and custodial costs associated with your investments.

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**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 Form ADV Part 2A brochure, Items 5.A., B., C., and D and other applicable documents.

**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 must 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. Manske Wealth Management recommends custodians who will hold your assets in a brokerage account and buy and sell securities as instructed by Manske Wealth Management. The custodians also offer services intended to help Manske Wealth Management manage and develop its business. The availability of these services benefits Manske Wealth Management because we do not have to produce or purchase said services. We believe, however, that our selection of custodians is based on our clients' best interests based on scope, quality and price of the custodians' services and not any custodian services that would benefit only us.

**Additional information.** Please see Form ADV Part 2A brochure and other applicable documents.

**Conversation Starter.** Ask your financial professional—

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

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

Our firm's advisors receive cash-based compensation derived solely from the asset-based advisory fees that our firm receives. Our advisors are not compensated based on the time and complexity required to meet a client's needs; investments used, transactions or commissions.

### **Item 4. Disciplinary History**

#### **Do 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 us 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**

For additional information about our services, please visit [www.manskewealth.com](http://www.manskewealth.com). If you would like additional, up-to-date information or a copy of this disclosure, please call 713-581-1994.

**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?