

Schulz Wealth, Ltd.
CLIENT RELATIONSHIP SUMMARY v. November 5, 2021

This is the Client Relationship Summary for Schulz Wealth, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The investment advisory services we provide include: a comprehensive service that combines financial planning and portfolio management; standalone portfolio management, ongoing standalone financial planning, limited-scope financial planning, and the selection of other advisers' services.

In our comprehensive, portfolio management, and ongoing standalone financial planning services, we will continuously monitor your investments and provide advice. When we select other advisers for you, their disclosure documents will explain whether they provide continuous monitoring of your investments.

For clients who choose our comprehensive or standalone portfolio management services, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. When we select other advisers for you, their disclosure documents will explain the type of discretion that they take in your account. We do not place trades on behalf of clients who only select our financial planning services.

We do not have minimum account sizes or investment amounts.

For more information, please review our disclosure brochure, which is available [here](#).

Ask us: Given my financial situation, should I choose an investment advisor 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?

For our comprehensive service, we charge a fee based on a percentage of assets under management and an annual flat fee based on the number of alternative investments managed and advised on by us, each is billed quarterly, in advance. For our portfolio management service, we charge a fee based on a percentage of assets under management billed quarterly, in arrears. For both our comprehensive and portfolio management services, this means we have an incentive to encourage you to increase the assets in your account; therefore, you should be aware that the more assets there are in your account, the more you will pay in fees. For our comprehensive management service, this also means we have an incentive to recommend that you purchase more alternative investments; therefore, you should be aware that the more alternative investments that you select, the more you will pay in fees. For our ongoing standalone financial planning service, we charge a fixed fee billed semiannually. For our limited-scope financial planning service, you will pay a fixed fee with half of the fee due at the signing of the engagement and the remainder due when you receive our recommendations. Because neither our ongoing standalone nor our limited-scope financial planning services include the implementation of our recommendations, we have an incentive to recommend our comprehensive or portfolio management service because we receive additional compensation as a result of managing your assets. When we select other advisers for you, their disclosure documents will explain the types of fees that they charge for their services. You will also incur

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other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; Schulz does not receive any of these fees.

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 information, please review our disclosure brochure, which is available [here](#).

Ask us: *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.

While Schulz Wealth works to minimize conflicts with clients simply setting a fee for our services creates a conflict; as we have an incentive to charge you more rather than less for our services.

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

For more information, please review our disclosure brochure, which is available [here](#).

How do your financial professionals make money?

Our firm's only compensation comes from our advisory fees. Our employees receive salaries and a bonus based on revenue growth. Members of the firm who have an ownership interest also receive distributions. No one at the firm – other than as described here – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#).

You can also contact Robert R. Schulz at (817) 405-4014 or rob.schulz@schulzwealth.com, if you have any questions or to request a copy of the relationship summary.

Ask us: *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?*