

Form CRS - Client Relationship Summary

Introduction

FUTR Wealth Management LLC (“Adviser”) is registered with the State of Michigan as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. *There are free and simple tools available to research firms and financial professionals at investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers, and investing.*

What types of investment services and advice can you provide me?

We offer investment advisory services to retail investors for an ongoing asset-based fee calculated on the aggregate market value of all assets under management, including allocations to certain cash positions. Our suite of services include a scope of services applicable to our comprehensive financial planning, investment planning, and portfolio management.

All of our clients accounts are managed on a non-discretionary basis which means that you make the ultimate investment decision regarding purchases or sales of investments. Additional information about our advisory services is located in our Firm Brochure which is available upon request or online at adviserinfo.sec.gov.

Questions to Ask Us:

- 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 those qualifications mean?

What fees and costs will I pay?

Fees and costs affect the value of your account over time. We charge 2 types of fees, one aggregate asset-based fee ranging between 0.25% and 1.50%, and one flat quarterly fee of \$50 for our ongoing financial planning services. The asset-based fee is paid in arrears on either a monthly or quarterly basis, chosen by the client, and the flat financial planning fee is paid at the start of each applicable quarter. Your fees will be paid separately and from an account of your choosing via Zelle.

Remember, 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. *Additional information about our fees is located in our Firm Brochure (Form ADV Part 2), our Firm Brochure is available upon request or online at adviserinfo.sec.gov.*

Questions to Ask Us:

- Help me understand how these fees and costs will 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?
- How do you determine what fee I will be charged?

What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. At the same time, the way we make money creates some conflicts with your interests. The firm's revenue is from the advisory fees we collect from your accounts, whether monthly or quarterly, in addition to the regular quarterly financial planning flat fee set by the firm. You should understand and ask us about these conflicts of interests because they can affect the investment advice we provide you. *Additional information about our conflicts of interest can be found in our Firm Brochure which is available upon request or online at adviserinfo.sec.gov.*

Questions to Ask Us:

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

How do your financial planning professionals make money?

Our financial professionals, whether as a partner or employee, are paid either a variable, fixed, or combined amount. The compensation received is based on a number of factors such as a portion of the advisory fees that the firm collects from accounts each professional manages, the time and complexity of the professional's services, and also the overall revenues of the firm.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. *Visit investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.*

Questions to Ask Us:

- As a financial professional, do you have any disciplinary history? If so, for why type of conduct?

Additional Information

You can find additional information about our firm's investment advisory services at adviserinfo.sec.gov by searching CRD #339490. You may also contact our firm at (586) 322-0419 or brandon@futrwealth.com and talk to our investment professionals.

Questions to 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?