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<https://planwellretirehappy.com>



## Item 1 - Introduction

Martin Wealth Solutions (CRD No. 283428) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the types of services provided by Advisor and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which provides educational materials about broker/dealers, investment advisers, and investing.

## Item 2 - Relationships & Services

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

**Description of Services:** We provide investment management, financial planning, and retirement plan consulting to retail investors.

**Monitoring:** As a part of our standard services, we monitor your investment accounts on at least an annual basis or when an event triggers a review. Financial plans, once prepared and delivered to you, are reviewed annually. We will discuss your investment goals and design a strategy to achieve your investment goals.

**Investment Authority:** We buy and sell investments in your account without asking you in advance, this is called “discretionary authority”. We offer discretionary authority accounts.

**Limited Investment Offerings:** Our investment advice is not limited to a particular type of security. We provide advice on stocks, bonds, certificates of deposit, municipal securities, mutual funds and options in securities.

**Account Minimums and other requirements:** We do not have an account minimum.

**Additional Information:** Our firm is registered with the Securities and Exchange Commission (SEC). The principal owner of the firm is Jim S. Martin, Owner and Chief Compliance Officer (CCO). We offer investment advisory services to individuals, charities, businesses, and high net-worth individuals.

**Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

*Conversation Starters: 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?**

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Fees and costs affect the value of your account over time. Advisor charges a tiered management fee of up to 1.75% of the assets under management. Our hourly fee for financial planning is \$350 per hour. Our ongoing monthly fee for financial planning ranges from \$95 - \$250.

**Description of Other Fees and Costs:** You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

**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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

*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?*

### **Standard of Conduct**

*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.*

**Examples of Ways We Make Money and Conflicts of Interest:** The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

Jim S. Martin is licensed to sell life and health insurance and engages in product sales with our clients, for which he will receive additional compensation. Any commissions received through life or health insurance sales do not offset advisory fees the client can pay for advisory services under MWS. You always have the right to choose any firm or insurance agent to purchase insurance products.

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

**Additional Information:** Other than what has been stated above concerning insurance licensed individuals, we do not have any relationships or arrangements with any other entity.

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

Financial Professionals are compensated based on a percentage of assets under management. we also receive commissions from the sale of insurance products to you.

### **Item 4 - Disciplinary History**

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

No. Martin Wealth Solutions has no disciplinary history to disclose; however, yes, certain Investment Advisor Representatives do. We encourage you to visit [Investor.gov](http://Investor.gov) for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330.

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

### **Item 5 - Additional Information**

Additional information about advisory services can be found at <https://adviserinfo.sec.gov/firm/summary/150120>. To request an updated Customer Relationship Summary, please contact us at (540) 639-4810.

*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?*