ZIMMERMAN
WEALTH MANAGEMENT™

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Form CRS – Client Relationship Summary July 1, 2023

Zimmerman Wealth Management, LLC ("we", "us" or "our") is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for retail investors 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.

What investment services and advice can you provide me?

We provide personal investment management and financial planning services to a variety of clients, including retail investors. While our advisory services focus on portfolios of mutual funds, exchange-traded funds, closed-end funds, and individual fixed-income securities, our advisory services are not limited to any specific security, instrument, product or service offered by a broker-dealer or insurance company. Typically, when providing investment advisory services, we have full discretion to select investments to buy and sell for a client's account. To the extent we manage a client's account on a non-discretionary basis, the client makes the ultimate decision to approve a transaction we recommend. Accounts are tailored to address the specific goals, objectives and constraints of each client. We consider a range of factors that can impact the investment management process, including time horizons, risk tolerance and liquidity needs. Clients may impose reasonable restrictions on investing in certain securities or industry sectors with respect to their accounts. We monitor client accounts as part of an ongoing process while regular account reviews are conducted on at least a quarterly basis. We may impose minimum account size and annual fee requirements with respect to certain of our advisory services. Where requested, we also provide financial planning services. With these services, reviews are conducted on an "as needed" basis or as agreed to within the terms of the agreement. More detailed information about our services can be found in our Form ADV, Part 2A brochure.

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?***

What fees will I pay?

We generally offer our advisory services for a fee based on a percentage of assets under management. We generally bill our fees quarterly, in advance, at the beginning of each calendar quarter upon the value of the account at the end of the previous quarter. Fees for financial planning services can be a percentage of assets under management or a flat rate. The structure and level of our fees will vary by client based upon the services provided, complexity and other considerations deemed relevant by us.

Our fees are exclusive of other fees and expenses applicable to client accounts, including brokerage commissions, banking fees, custodial fees, transaction fees and certain investment-related expenses. In addition, our fees are exclusive of the fees, charges and expenses of the underlying funds and products. More detailed information about fees and costs can be found in Item 5 of our Form ADV, Part 2A brochure.

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.

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Conversation starters:

- ***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.*

- We make money from the fees we collect from our clients. To the extent we charge an asset-based fee with respect to your account, we have an incentive to encourage clients to increase the amount of assets in their accounts.
- Unless directed otherwise by a client, we generally direct clients to the institutional platform services of either National Financial Services LLC and Fidelity Brokerage Services LLC or Charles Schwab & Co., Inc. (collectively, the "Brokers"). The Brokers charge our clients commissions and other fees for transactions that are conducted through the client accounts established with the Brokers. In connection with our clients' participation in these institutional platforms, the Brokers provide us complimentary access to information, software and technology that assists us in managing and administering client accounts, along with certain operational support services. Absent the Brokers providing these services and information, we would be required to pay for such services and information. Accordingly, we are incentivized to direct clients to establish accounts with the Brokers.
- More detailed information about conflicts of interest can be found in our Form ADV, Part 2A brochure.

Conversation starter:

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

How do your financial professionals make money?
Our financial professionals receive a salary and are generally entitled to receive a discretionary bonus, which takes into account the overall performance of the accounts they manage and their ability to grow client assets, among other factors. From time to time, we may receive indirect compensation from service providers or third-party vendors in the form of gifts, entertainment and/or gratis attendance at industry conferences, meetings and other similar educational events.

Do you or your financial professionals have legal or disciplinary history?
No. Please refer to Investor.gov/CRS for free and simple search tool to research our firm and our financial professionals.

Conversation starters:

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

If you have any questions about the contents of this form or would like up-to-date information or a copy of Form CRS, please contact us at (847) 556-3200 or thz@zimmermanwealth.com.

Conversation starters:

- ***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?***