

## Form ADV Part 3: Relationship Summary - Yoder Wealth Management, Inc.

### Introduction

Yoder Wealth Management, Inc. ("YWM" or "we") is an investment adviser registered with the U.S. Securities and Exchange Commission that serves individual investors, primarily those of high net worth. YWM is a fiduciary and a "fee-only" adviser whose only sources of revenue are outlined in this document.

The services YWM provides and fees charged are different than those of a broker-dealer, and it is important to understand the difference between the two. Free and simple tools are available at <https://www.investor.gov/CRS>, including educational materials about investment advisers, broker-dealers and investing.

YWM operates as a subchapter S corporation and is owned by the Yoder Family Trust, of which Anat Yoder and Michael Yoder are the sole acting trustees.

### What Investment Services and Advice Can You Provide Me?

YWM primarily offers Asset Management Services, as outlined below, to individual investors.

**Asset Management Services:** We will discuss your investment objectives, risk tolerance, and unique needs, and design and implement strategies aimed to achieve your goals. These services include financial planning based on your goals and needs, which may include estate planning, income tax planning, equity compensation, charitable giving, asset protection, retirement income, cash flow and liquidity management, etc. Our financial planning recommendations are generally delivered at our meetings and documented in formal meeting summaries. We will manage and monitor your account(s) and conduct a formal review at least annually to discuss your portfolio and objectives and ensure consistency with your financial planning.

YWM does not provide tax or legal advice. For example, we do not prepare income tax returns or draft legal documents such as wills, trusts, etc. These services will require the use of an outside professional, which will entail additional cost.

Our Asset Management Services are offered through a wrap fee program. Where applicable, these services may also be performed on subaccounts within fee-only variable annuities. For more information, see **Item 4** of our **Form ADV Part 2A**.

Trading can be done on a **discretionary** basis (which grants us the authority to place trades as we see fit) or a **non-discretionary basis** (under which no trades can be placed until each is specifically approved by you). For more information about investment authority, please see **Item 16** of our **Form ADV Part 2A**.

**Financial Consulting Services:** On a limited basis, we may offer standalone Financial Consulting Services that provide a much lower degree of service and involvement. These services entail one-time and/or ongoing meetings to discuss your financial situation, with our recommendations delivered verbally, in writing, or a combination thereof. Asset Management Services are not included in these offerings. Please see **Item 4** of our **Form ADV Part 2A**.

**Investment Offerings:** We design and recommend unique investment portfolios for each client based upon their specific circumstances and needs, as opposed to pre-packaged portfolios or a single type of security. Our investment selection is limited to the securities available on our preferred custodian's platform. YWM does not offer any proprietary products.

**Account & Fee Minimums:** Although there is no formal minimum investment amount required for our Asset Management Services, we are selective in terms of entering into relationships with those for whom we believe our services would be appropriate. There is no minimum fee for Financial Consulting Services provided on an hourly basis. The minimum fixed fee for Financial Consulting Services on a fixed fee basis starts at \$1,000.

**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?

Fees for our Asset Management Services are assessed as a percentage of assets under management, billed quarterly in advance. Certain accounts or positions may be excludable from this fee. This fee, along with any exclusions, will be outlined in your Asset Management Services Agreement, and will never exceed 1.25%. Our Asset Management wrap fee covers our advisory services as well as any trading fees charged by the custodian. Since a wrap fee covers trading costs, it tends to be higher than non-wrap fee alternatives. Certain securities within your account might charge an additional management fee, such as exchange-traded funds or mutual funds. YWM does not receive any of these fees, and our revenue does not change based

upon the investments within your account. Because our firm revenue is tied to the value of your account we have an incentive to recommend that you increase the level of assets in your account. For more information about fees and expenses, please see **Item 4 of our Form ADV Part 2A: Appendix 1**.

Financial Consulting Services may be provided under an hourly fee arrangement at a rate of \$495 per hour, billed periodically as mutually agreed upon. Financial Consulting Services may also be offered under a fixed fee arrangement subject to a minimum fee of \$1,000 and a maximum fee of \$10,000. Fixed fees are payable in advance.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments, and they 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 see **Item 5 of our Form ADV Part 2A**.

**Conversation Starters:** *Help me understand how these fees and costs might affect my investments. If I invest \$10,000,000 with your firm, 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?**

As a fiduciary, we are required to act in your best interest and to put your interests ahead of our own.

At the same time, our business model may present inherent conflicts with your interests. For example, when we provide Asset Management Services, we will ask that you establish an account with our preferred custodian (Charles Schwab, Inc.), which provides us with technology, service, research, and back-office support. See **Item 12 of our Form ADV Part 2A** for more information. In addition, to the extent we recommend you roll over your current retirement plan to an individual retirement account ("IRA") subject to our asset-based investment advisory fees, we have a financial incentive to recommend that you move your retirement plan to us. Finally, we actively manage our own personal accounts while at the same time managing your accounts and other client accounts. This creates certain conflicts of interest, for which we have developed mitigating policies and procedures. For more information see **Item 11 of Form ADV Part 2A**.

As a "fee-only" advisor, we receive no formal compensation beyond the fees outlined in the section above. For more information about our conflicts of interests and compensation, please see **Item 5** and **Item 10** of our **Form ADV Part 2A**.

**Conversation Starters:** *What conflicts of interest exist, how might they affect me, and how will you address them? What does "fee-only" mean? Do you receive commissions for selling products?*

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

### **How Do Your Financial Professionals Make Money?**

Your primary contact person will be Anat Yoder and/or Michael Yoder. Their collective compensation equals the revenue generated by the firm less operating expenses.

### **Additional Information About Yoder Wealth Management**

Additional information about us, including our relevant experience and qualifications, along with copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available at [www.yoderwm.com](http://www.yoderwm.com). You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/291826>. If you have any questions or would like an up-to-date copy of this relationship summary, we can be reached by phone at 925-691-5600.

**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?*