

### Introduction

Our firm, DeYoe Wealth Management, Inc., dba Mindful Money is an investment adviser registered with the Securities and Exchange Commission. It is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. We are “Fee-Only” which; according to the National Association of Personal Financial Advisors is “the most transparent and objective method available. This model minimizes conflicts and ensures that your financial planner acts as a fiduciary.” There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing. We highly recommend understanding how different types of advisors work and how they charge fees.

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

We are a registered investment adviser that offers 2 types of services.

1. Private Wealth Management services that include Personal Financial Planning (our Mindful Wealth Mapping), Custom Portfolios, and ongoing services provided by a dedicated advisor/planner team.
2. We also offer Digital Planning tools, and our Digital Investment Advisory service that is lower cost and is delivered through group or self-paced classes. It does not include personalized one-on-one planning/advice or customized portfolios.

If you open a Private Wealth Management relationship with our firm, we’ll meet with you to understand your entire financial situation, existing resources, objectives, and risk tolerance. Based on what we learn *while working with you to create a financial plan*, we’ll design a portfolio of investments, monitor it at least semi-annually, and rebalance it to meet your changing needs and goals. We’ll pro-actively advise you semi-annually on your Mindful Wealth Map and your portfolio.

If you come to us through our Group Consulting or our Financial Education Programs and use our digital planning tools and open a digital advisory account, a portfolio will be created for you based on your answers to our risk tolerance/time horizon questionnaire.

In most circumstances, hiring us means you are giving us permission to buy and sell investments in your account without asking you in advance (“discretion”). You may also have an account in which we can buy or sell securities only after receiving your permission (“non-discretion”). If you have a non-discretion account, you make the ultimate decision regarding the purchase or sale of investments in that account. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm requires a minimum aggregated account balance of \$500,000 for our Private Wealth Management service, and a minimum aggregated account balance of \$10,000 for our Digital Investment Advisory service. Our minimums are negotiable for the family members of current clients.

Financial Consulting is offered as a separate service for a flat fee, a subscription fee, or a per class fee. We do not monitor your investments for the Financial Planning & Consulting service.

*Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/170130>.*

### What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Our maximum annual fee for Private Wealth Management is 1.25% and for Digital Advisor is 0.60%. The more assets you have in our advisory accounts, the lower your percentage fee will be. We are FEE-ONLY, which means our only source of revenue is the fees our clients pay us. We do not receive product-based revenue, share in any manager or sponsor’s revenue, share in our custodian’s revenue, nor are we paid for any referrals to other vendors.

Our maximum flat fee is \$10,000 for our Personalized Financial Planning services. This can be all upfront or split between upfront and at the time of plan completion.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you in addition to our firm's fees for our Asset Management services. There may also be broker/dealer charges for holding certain investments. Some investments (mutual funds, index funds, exchange traded funds, and variable annuities,) charge additional fees that will reduce the value of your investments over time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Make sure you understand your fees and costs.

*Additional information about our fees is in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/170130>.*

#### **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.*

Our firm is compensated as a percentage of the assets we manage. As such, we have an incentive to increase the assets we manage in an effort to increase our compensation.

On occasion, our firm's licensed insurance agents may recommend insurance if it is appropriate. These products may generate a commission.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/170130>.*

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

Our financial professionals are compensated by a salary/bonus based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

Yes, our financial professionals have legal and disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

#### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #170130. You may also contact our firm at 510-848-0012 to request a copy of this relationship summary and other up-to-date information.

#### **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?
- Help me understand how these fees and costs may 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 might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?