

Item 1 Cover Page



Part 2A of Form ADV

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March 7, 2024

This brochure provides information about the qualifications and business practices of Wilson Wealth Management Group, LLC "Wilson Wealth." If you have any questions about the contents of this brochure, please contact us at 704-222-4162 or info@wilsonwealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Wilson Wealth Management Group, LLC also is available on the SEC's website at www.adviserinfo.sec.gov

NOTE: For all hyperlinked information it may be necessary to press "CTRL" on your keyboard and click on the link to activate.

Item 2 Material Changes

We are required to notify our clients of any materials changes to this brochure within 30 days of the end of our fiscal year. In addition, we will provide you with a new Brochure when we make any changes.

Material changes since the filing in March 2023 are as follows:

- We have updated our financial planning fee, please see the section on fees for updated costs.
- We have added RightCapital.com, a third-party financial planning platform, as an integral tool in our financial planning processes. RightCapital.com is employed to enhance the accuracy, efficiency, and comprehensiveness of the financial planning services we provide to our clients.
- We are no longer using Equity Trust Brokerage Company for trading and clearing.

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Item 4 Advisory Business

Wilson Wealth Management Group, LLC (“Wilson Wealth”) was founded in August 2004 by Maurice L. Wilson. Wilson Wealth is 100% owned by Mr. Wilson. The firm was organized as a Limited Liability Corporation under the laws of the state of North Carolina and is a State Registered Investment Advisor.

We provide the following services for clients:

- Investment Management
- Financial Planning
- Life Insurance, Disability Insurance, Long Term Care Insurance, and Annuities

Assets Under Management

As of December 31, 2023, we have approximately \$22,164,560 in client assets managed on a discretionary basis and \$55,000 on a non-discretionary basis.

Types of Advisory Services

Wilson Wealth provides financial planning in three formats:

- Financial planning
- Hourly financial planning

Before any financial planning is performed a financial planning engagement letter is created and signed by the advisor, client and the firm’s compliance officer. This engagement letter outlines fees and services provided.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is an evaluation of a client’s current and future financial state by using currently known variables to predict potential future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

We utilize RightCapital.com, a third-party financial planning platform, as an integral tool in our financial planning processes. RightCapital.com is employed to enhance the accuracy, efficiency, and comprehensiveness of the financial planning services we provide to our clients.

- **Cash Flow and Debt Management:** Our use of RightCapital.com empowers us to conduct a comprehensive review of your income and expenses, facilitating a detailed analysis of your current financial position. The platform allows us to determine whether there is a surplus or deficit and provides valuable insights into prioritizing the use of any surplus or strategies to reduce expenses if they exceed your income. Additionally, RightCapital.com aids in recommending a suitable cash reserve for emergencies and other financial goals. We leverage its capabilities to review accounts, such as money market funds, for the placement of reserves and implement strategies to achieve desired savings amounts.
- **College Savings:** RightCapital.com assists us in projecting the amount needed to achieve college or post-secondary education funding goals. The platform provides a robust analysis, enabling us to offer advice on effective savings strategies to reach your desired education funding target. Recommendations are tailored to your unique situation, and if applicable, we utilize the platform to review your financial picture concerning eligibility for financial aid or optimizing contributions for grandchildren.
- **Employee Benefits Optimization:** For employees, RightCapital.com allows us to review and analyze your utilization of employee benefits. It assists us in determining if you are maximizing the advantages offered by your employer's benefit programs. For business owners, the platform facilitates a thorough consideration and recommendation of various benefit programs that can be structured to meet both business and personal retirement goals. This ensures a holistic approach to optimizing benefits for enhanced financial well-being.
- **Estate Planning:** As part of our holistic financial planning approach, we conduct an analysis of your exposure to estate taxes and review your current estate plan, considering wills, powers of attorney, trusts, and related documents. We emphasize the importance of consulting with a qualified attorney for estate planning activities.

In lieu of traditional methods, we offer an alternative through our referral to Wealth.com. Wealth.com provides a technology platform for estate planning, allowing clients to create, manage, and administrate their estate plans. This solution includes a hybrid model where clients can initiate the process digitally and consult with local T&E attorney partners for a fee, ensuring a bespoke human experience. Advisors, including Wilson Wealth Group, purchase access to the Wealth platform and can refer an unlimited number of clients.

Wealth.com Process: Once referred to Wealth.com, clients are guided through the document creation process independently by the platform. The advisor, in this case, does not participate in drafting legal documents or make selections for the client. Instead, the advisor receives read-only visibility of the client account, ensuring that the client completes the process, and can monitor for optimization opportunities.

- **Compliance and Ethical Considerations:** From a compliance standpoint, offering a Wealth.com account aligns with industry best practices regarding legal ethics and professional rules of conduct. Wealth.com collaborates with nationally recognized legal experts to ensure ethically compliant relationships with consumers of legal services and adherence to regulatory standards.
- **Financial Goals:** RightCapital.com serves as an instrumental tool in assisting clients with the identification and pursuit of financial goals. Through this platform, we collaboratively develop a comprehensive plan that outlines the objectives, required resources, timeframes, and budgetary considerations necessary for achieving your financial aspirations. The platform enhances our ability to create a roadmap tailored to your unique circumstances and goals.
- **Insurance:** Our use of RightCapital.com facilitates a thorough review of existing insurance policies to ensure optimal coverage for life, health, disability, long-term care, liability, home, and automobile. It is important to note that Wilson Wealth Group does offer insurance products, creating a potential conflict of interest. Clients are not obligated to purchase insurance through our firm, and any recommendations are made with your best interests in mind.
- **Investment Analysis:** Leveraging RightCapital.com, we conduct detailed investment analysis to develop an asset allocation strategy aligned with your financial goals and risk tolerance. The platform provides information on various investment vehicles and strategies, including a review of employee stock options. Additionally, we assist you in establishing your own investment account at a selected broker/dealer or custodian, ensuring a seamless and informed investment process.
- **Retirement Planning:** RightCapital.com enhances our retirement planning services by projecting the likelihood of achieving financial independence. In cases where projections indicate potential shortfalls, we provide recommendations, including adjustments to variables such as working longer, saving more, spending less, or considering different investment approaches. For clients nearing or in retirement, advice is tailored to appropriate distribution strategies to minimize the risk of running out of funds or needing to alter spending adversely during retirement.
- **Risk Management:** Utilizing RightCapital.com, we conduct a comprehensive risk management review, analyzing exposure to major risks that could impact your financial picture. This includes assessments of premature death, disability, property and casualty

losses, and long-term care planning. Recommendations are provided on ways to minimize these risks, including considerations of insurance costs versus benefits and the potential implications of "self-insuring."

- **Tax Planning Strategies:** Our use of RightCapital.com enables us to provide advice on tax planning strategies, including ways to minimize current and future income taxes as part of your overall financial plan. Recommendations may involve the ownership of specific accounts or investments based on their "tax efficiency." It is important to note that tax laws may change, and we recommend consulting with a qualified tax professional before initiating any tax planning strategy. We can provide contact information for specialized professionals if you wish to engage their services.
- **Collaboration with Tax Professionals:** We encourage collaboration with qualified tax professionals and can facilitate meetings or phone calls between you and your chosen tax professional with your approval. This ensures that your tax planning strategy aligns seamlessly with your broader financial plan.

Our combined use of RightCapital.com and Wealth.com exemplifies our dedication to providing our clients with innovative tools and solutions for comprehensive financial planning. These platforms enable us to deliver a holistic approach, ensuring that you have the resources and guidance needed to achieve your financial goals.

Annual Financial Plan Update

After a Client's plan is implemented, it is common to have it updated after a year. This process is crucial to ensure that the financial strategy remains aligned with the client's goals, and it accommodates any changes in their financial situation or market conditions. Here are some key reasons and considerations for conducting annual reviews:

1. **Changes in Financial Situation:** A client's financial situation can change over time due to factors like income fluctuations, job changes, or major life events such as marriage, divorce, or the birth of a child. Regular reviews help to adjust the financial plan accordingly.
2. **Market Conditions:** Economic conditions and market trends can impact the performance of investments. Periodic reviews provide an opportunity to assess the portfolio's performance and make adjustments based on changes in the financial markets.
3. **Tax Law Changes:** Tax laws are subject to change, and adjustments may be necessary to optimize a client's tax strategy. Regular reviews help identify opportunities to minimize tax liabilities or take advantage of new tax-saving options.
4. **Goal Reassessment:** Clients' financial goals and priorities may evolve over time. Annual reviews provide a chance to reassess these goals and adjust the financial plan to reflect any changes in the client's aspirations or circumstances.

5. **Life Milestones:** Milestones such as retirement, educational expenses, or purchasing a home may require modifications to the financial plan. Regular reviews help ensure that the plan is flexible and adaptable to life's significant events.
6. **Performance Evaluation:** Assessing the performance of investments and overall portfolio returns is essential. This evaluation helps clients understand how their assets are performing and if any adjustments are needed to achieve long-term financial objectives.
7. **Risk Tolerance Reassessment:** A client's risk tolerance may change over time due to personal experiences or evolving financial priorities. Regular reviews allow for the reassessment of risk tolerance and potential adjustments to the investment strategy.
8. **Communication and Relationship Building:** Annual reviews provide an opportunity for open communication between the financial advisor and the client. It strengthens the advisor-client relationship by demonstrating a commitment to ongoing support and personalized financial guidance.
9. **Education and Awareness:** Educate clients about changes in the financial landscape, investment options, and best practices. Keeping clients informed empowers them to make informed decisions and stay actively engaged in their financial planning.

By conducting annual reviews, we can provide personalized, adaptive financial guidance. This proactive approach not only helps clients stay on track with their financial goals but also contributes to the long-term success of the advisor-client relationship.

Hourly Financial Planning

For clients wanting advice about a specific component of their financial picture, hourly financial planning is provided. This may include, but is not limited to insurance, budgeting/cash flow, debt, estate and college planning. It is not meant to be a full financial plan.

Investment Management Services

Individual Stocks and Exchange Traded Funds (ETFs)

Wilson Wealth provides this service through model and custom stock and ETF portfolios.

Our model portfolios allow us to apply our investment strategy to all our clients regardless of the size of their account. Our model portfolios are designed around the following investment strategies:

- Passive Investing
- Market Cap (ex: large, small, mid-size companies)

- Sector (ex: technology, finance, health)
- Theme (ex: artificial intelligence, farming, sustainability)
- Short term trades and trends

Custom Stock Portfolio

Upon request we can customize a stock portfolio for a client based on individual preferences, goals and objectives.

For Example: A client wishes to keep a large allocation in a single stock based on their work history (Apple, Microsoft, Coke). We will use model portfolios to build around this allocation resulting in a customized stock portfolio.

Suitability & Risks of Individual Stocks

Individual stocks are suitable for investors who can accept the higher level of volatility and risk that come from holding individual stocks as opposed to an exchange traded fund that spreads investor risk out over 100s of stocks.

Guarantee of Success

As with any and all investments in the stock market there are absolutely no guarantees offered with this strategy **and past performance is not a guarantee of future performance.**

Exchange Traded Funds

Wilson Wealth uses low cost passively managed exchange traded funds for its passive investment strategy.

Suitability & Risks of Passive Investments

This service is suitable for investors who want a buy and hold approach.

Guarantee of Success

As with any and all investments in the stock market there are absolutely no guarantees offered with this strategy **and past performance is not a guarantee of future performance.**

Leveraged Exchange Traded Funds

Wilson Wealth uses leveraged exchange traded funds in its short-term trends and trades strategy.

Before we explain our investment strategy it is important that you read the Security Exchange Commission's (SEC) investor alert pertaining to the use leveraged and inverse leveraged Exchange Traded Funds ("ETF")¹

Leveraged and Inverse ETFs: Specialized Products with Extra Risks for Buy-and-Hold Investors

¹ <https://www.sec.gov/investor/pubs/leveragedetfs-alert.htm>

Aug. 1, 2009

The SEC staff and FINRA are issuing this Alert because we believe individual investors may be confused about the performance objectives of leveraged and inverse exchange-traded funds (ETFs). Leveraged and inverse ETFs typically are designed to achieve their stated performance objectives on a daily basis. Some investors might invest in these ETFs with the expectation that the ETFs may meet their stated daily performance objectives over the long term as well. Investors should be aware that performance of these ETFs over a period longer than one day can differ significantly from their stated daily performance objectives.

What Are Exchange-Traded Funds?

ETFs are typically registered investment companies whose shares represent an interest in a portfolio of securities that track an underlying benchmark or index. (Some ETFs that invest in commodities, currencies, or commodity- or currency-based instruments are not registered as investment companies.) Unlike traditional mutual funds, shares of ETFs typically trade throughout the day on a securities exchange at prices established by the market.

ETFs have evolved over the years, becoming more complex. Investors considering ETFs should evaluate each investment closely and not assume all ETFs are alike. In the last few years, a number of leveraged and inverse ETFs have been introduced to the market that are very different from the traditional variety of ETFs.

What are Leveraged and Inverse ETFs?

Leveraged ETFs seek to deliver multiples of the performance of the index or benchmark they track. Inverse ETFs (also called “short” funds) seek to deliver the opposite of the performance of the index or benchmark they track. Like traditional ETFs, some leveraged and inverse ETFs track broad indices, some are sector-specific, and others are linked to commodities, currencies, or some other benchmark. Inverse ETFs often are marketed as a way for investors to profit from, or at least hedge their exposure to, downward moving markets.

Leveraged inverse ETFs (also known as “ultra short” funds) seek to achieve a return that is a multiple of the inverse performance of the underlying index. An inverse ETF that tracks a particular index, for example, seeks to deliver the inverse of the performance of that index, while a two times leveraged inverse ETF seeks to deliver double the opposite of that index’s performance. To accomplish their objectives, leveraged and inverse ETFs pursue a range of investment strategies through the use of swaps, futures contracts, and other derivative instruments.

Most leveraged and inverse ETFs “reset” daily, meaning that they are designed to achieve their stated objectives on a daily basis. Their performance over longer periods of time -- over weeks or months or years -- can differ significantly from the performance (or inverse of the performance) of their underlying index or benchmark during the same period of time. This effect can be magnified in volatile markets. As the examples below demonstrate, an ETF that is set up to deliver twice the performance of a benchmark from the close of trading on Day 1 to the close of trading on Day 2 will not necessarily achieve that goal over weeks, months, or years.

Real-Life Examples

The following two real-life examples illustrate how returns on a leveraged or inverse ETF over longer periods can differ significantly from the performance (or inverse of the performance) of their underlying index or benchmark during the same period of time.

- *Between December 1, 2008, and April 30, 2009, a particular index gained 2 percent. However, a leveraged ETF seeking to deliver twice that index's daily return fell by 6 percent—and an inverse ETF seeking to deliver twice the inverse of the index's daily return fell by 25 percent.*
- *During that same period, an ETF seeking to deliver three times the daily return of a different index fell 53 percent, while the underlying index actually gained around 8 percent. An ETF seeking to deliver three times the inverse of the index's daily return declined by 90 percent over the same period.*

How can this apparent breakdown between longer term index returns and ETF returns happen? Here's a hypothetical example let's say that on Day 1, an index starts with a value of 100 and a leveraged ETF that seeks to double the return of the index starts at \$100. If the index drops by 10 points on Day 1, it has a 10 percent loss and a resulting value of 90. Assuming it achieved its stated objective, the leveraged ETF would therefore drop 20 percent on that day and have an ending value of \$80. On Day 2, if the index rises 10 percent, the index value increases to 99. For the ETF, its value for Day 2 would rise by 20 percent, which means the ETF would have a value of \$96. On both days, the leveraged ETF did exactly what it was supposed to do – it produced daily returns that were two times the daily index returns. But let's look at the results over the 2-day period: the index lost 1 percent (it fell from 100 to 99) while the 2x leveraged ETF lost 4 percent (it fell from \$100 to \$96). That means that over the two-day period, the ETF's negative returns were 4 times as much as the two-day return of the index instead of 2 times the return.

Things to Consider Before Investing

The best form of investor protection is to clearly understand leveraged or inverse ETFs before investing in them. No matter how you initially hear about them, it's important to read the prospectus, which provides detailed information related to the ETFs' investment objectives, principal investment strategies, risks, and costs. The SEC's EDGAR system, as well as search engines, can help you locate a specific ETF prospectus. You can also find the prospectuses on the websites of the financial firms that issue a given ETF, as well as through your broker.

You should also consider seeking the advice of an investment professional. Be sure to work with someone who understands your investment objectives and tolerance for risk. Your investment professional should understand these complex products, be able to explain whether or how they fit with your objectives and be willing to monitor your investment. Before investing in these instruments, ask:

- *How does the ETF achieve its stated objectives? And what are the risks? Ask about—and be sure you understand—the techniques the ETF uses to achieve its goals. For example, engaging in short sales and using swaps, futures contracts, and other derivatives can expose the ETF—and by extension ETF investors—to a host of risks.*

- What happens if I hold longer than one trading day? *While there may be trading and hedging strategies that justify holding these investments longer than a day, buy-and-hold investors with an intermediate or long-term time horizon should carefully consider whether these ETFs are appropriate for their portfolio. As discussed above, because leveraged and inverse ETFs reset each day, their performance can quickly diverge from the performance of the underlying index or benchmark. In other words, it is possible that you could suffer significant losses even if the long-term performance of the index showed a gain.*
- Is there a risk that an ETF will not meet its stated daily objective? *There is always a risk that not every leveraged or inverse ETF will meet its stated objective on any given trading day. Be sure you understand the impact an investment in the ETF could have on the performance of your portfolio, taking into consideration your goals and your tolerance for risk.*
- What are the costs? *Leveraged or inverse ETFs may be more costly than traditional ETFs. The SEC's **Mutual Fund Cost Calculator**: <https://www.sec.gov/investor/tools/mfcc/mfcc-intsec.htm> can also help you estimate and compare costs of owning mutual funds.*

What are the tax consequences? *Leveraged or inverse ETFs may be less tax-efficient than traditional ETFs, in part because daily resets can cause the ETF to realize significant short-term capital gains that may not be offset by a loss. Be sure to check with your tax advisor about the consequences of investing in a leveraged or inverse ETF.*

As with all investments, it pays to do your own homework. Only invest if you are confident the product can help you meet your investment objectives and you are knowledgeable and comfortable with the risks associated with these specialized ETFs.

Related Items:

SEC Fast Answers, Exchange-Traded Funds

<https://www.sec.gov/fast-answers/answersetfhtm.html>

FINRA Regulatory Notice 09-31 <http://www.finra.org/industry/notices/09-31>

FINRA Compliance Podcast, Non-traditional ETFs (July 13, 2009)

<http://www.finra.org/industry/podcasts>

FINRA Non-Traditional ETFs FAQ

<http://www.finra.org/industry/non-traditional-etf-faq>

Wilson Wealth does not use wrap fee accounts.

Mutual Funds

Wilson Wealth generally does not purchase mutual funds for its clients. Clients can transfer in mutual funds which are then sold, and the fund allocated based upon the clients' stated goals and objectives. On occasion mutual funds that are transferred in may be kept in the client's account. Mutual funds have fees, and these fees are in addition to the fees that you pay to Wilson Wealth. Wilson Wealth does not receive any portion of the fees from the mutual fund companies.

Annuities

In our ongoing commitment to enhance client services, we have engaged with DPL Financial Partners, a leading figure in the financial industry, specializing in commission-free annuities. DPL Financial Partners is dedicated to delivering top-tier solutions from premier carriers to registered investment advisors (RIAs), their clients, and consumers as a whole. This will bring our clients and our firm the following benefits and capabilities:

Commission-Free Annuities: DPL operates a marketplace for commission-free annuities, offering products designed to deliver lower costs, enhanced benefits, and increased control for both advisors and clients.

Advisor Benefits: Our advisors can bring insurance under their fiduciary umbrella, ensuring that clients are presented only with products they approve.

Provide Solutions: DPL assists advisors in meeting the growing client demand for expanded services by seamlessly incorporating commission-free annuities and life insurance into their practices.

Client Benefits:

Guaranteed Income: Insurance provides significant benefits, including guaranteed income, principal protection, and tax deferral.

Comprehensive Planning: Clients benefit from comprehensive financial planning that encompasses commission-free annuities and life insurance, contributing to a more holistic client experience."

Item 5 Fees and Compensation

For households with \$50,000 or less under management (including held away accounts such as 401k, 403b, 529 plan, or TSP), the fee is \$50 per month.

Investment Management*	Up to 2.00% Minimum of \$50 per month
Held Away Accounts**	Up to 1.50%
Hourly Financial Planning	\$250/hr.
Financial Plan	Minimum of \$3,000
Annual Financial Plan Update	Minimum of \$2,000

*This refers to investment assets that Wilson Wealth manages through the firm's custodian. Example: Interactive Brokers, LLC, and Altruist,

**This refers to investment assets Wilson Wealth manages through the order management service Pontera (formerly FeeX).

Existing clients may pay more or less than the fees listed in this Agreement. **FEES ARE NEGOTIABLE.** There is no breakpoint based on the level of assets managed.

NOTE: Our investment management fee is higher than normal due to our investment strategy. You should be aware that you may pay less at other firms for different strategies.

Fee Calculation

For accounts held at Interactive Brokers

Investment Management Fees are pro-rated over 252 trading days and charged monthly.

Ex: Closing Account Value at the end of a trading day = \$100,000

Pro-Rated Fee for that day = 2.00% of \$100,000 = \$2,000 divided by 252 = \$7.94

This pro-rated fee is deducted typically on the first trading day of the next month or as soon as the Custodian can process the deduction.

The billing period is considered the month the fee is deducted. The fee however is based on the daily closing account values of the previous month.

Ex: February fees are based on the daily closing account values for the month of January.

Clients with assets at Equity Trust Company will have the ability to have information (investments positions, amounts, returns) about their company retirement plan (ex: 401k, TSP, 403b, etc.) imported into their Equity Trust account for advisory service.

Clients will pay the clearing firm fees and charges in addition to the advisory fee that is paid to Wilson Wealth.

For Accounts Held at Altruist

Investment management fees are charged using the daily average method.

The Average of the Daily Ending account balance for the billing period is divided by the number of months in the year (12).

Ex: Fee for the Month = (Daily Average Account Balance x 0.02)/12

The daily average for an account is \$100,000 for the month of January. The fee for this billing period is calculated as follows:

$(\$100,000 \times 0.02) \text{ divided by } 12 = \41.66

The billing period is considered the month the fee is deducted. The fee however is based on the daily closing account values of the previous month.

This fee is deducted typically on the first trading day of the next month or as soon as the Custodian can process the deduction.

Clients will pay the clearing firm fees and charges in addition to the advisory fee that is paid to Wilson Wealth.

Held Away Accounts Managed through Pontera.com

At the end of each quarter the balance of the held away account is multiplied by the investment management fee and then divided by 4 to create the pro-rated fee for that billing period.

Ex: \$100,000 end of quarter balance

Fee Calculation:

1) $\$100,000 \times 0.015$ (1.50%) = \$1,500

2) \$1,500 divided by 4 = \$375

3) The fee for that quarter is \$375. The fee is paid over the next 3 months in equal payments.

Clients will also pay transaction fees to our custodian. ETF's also have management fees which are paid in addition to the fees that are paid to Wilson Wealth. These fees are part of the price that you pay for the ETF. Additional information on the ETF fees can be found in the prospectus. Wilson Wealth does not have control over the costs associated with transactions on the Pontera Platform.

Wilson Wealth does use on occasion use solicitors. Solicitor means any person who, directly or indirectly, solicits any client for, or refers any client to, an investment adviser. Clients who are referred to Wilson Wealth by a solicitor will receive a copy of the *Solicitors Disclosure Statement*, which describes how the solicitor is paid at or prior to the time an investment management agreement is signed.

Item 6 Performance-Based Fees and Side-By-Side Management

Wilson Wealth does not accept nor participate in any action that creates performance fees and/or side-by-side management. Side by side management is the practice of managing accounts that are assessed performance fees while also managing accounts that don't have performance fees. Performance fees are calculated using a portion of gains or appreciation of a client's account.

Item 7 Types of Clients

Wilson Wealth Management Group provides services to high income high-net-worth individuals, families, and business owners seeking to build wealth through an investment strategy that may include low cost passively managed investments, individual stocks, and leveraged funds.

Wilson Wealth Management Group also works with investors who are in the early stages of wealth building. These investors tend to be college students, recent college grads, and early career professionals.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

When we buy or sell

Wilson Wealth uses price to determine when to buy and sell an investment. This is commonly known as technical analysis. We believe that this allows us to remove how we feel about an investment and replace it with objective decision making.

What we buy

Individual stocks are chosen based on which companies “control the future” with their products, services, and brand.

Leveraged ETFs are chosen based on relative performance to other leveraged ETFs, liquidity, and price.

Passive investment funds are chosen based on diversification and cost.

Risk of Loss

Risk of Loss- Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Liquidity Risk- The risk of being unable to sell your investment at a fair price at a given time due to high volatility or lack of active liquid markets. You receive a lower price, or it is not possible to sell the investment at all.

Horizon and Longevity Risk- the risk that your investment horizon is shortened because of an unforeseen event, for example, the loss of your job. This can force you to sell investments that you were expecting to hold for the long term. If you must sell at a time that the markets are down, you can lose money. Longevity Risk is the risk of outliving your savings. This risk is particularly relevant for people who are retired, or are nearing retirement

Equity Investment Risks- The value of equity investments are impacted by, among other factors: market volatility; general economic, social, and political conditions; currency, interest rate and commodity fluctuations; and issuer or industry specific events. Stock prices can be affected by many other factors including, but not limited to the class of stock (for example, preferred or common); the health of the market sector of the issuing company; and the overall health of the economy. In general, larger, better-established companies ("large cap") tend to have a lower risk than smaller start-up companies ("small cap") but the mere size of an issuer is not, by itself, an indicator of the risk of the investment.

Concentration Risk- Concentrated portfolios are heavily reliant on the performance of any single stock. Therefore, clients should experience greater volatility in their investments than they would if they were invested in a more diversified portfolio.

Adviser Risk- The methods of analysis and implementation of investment strategies used by Wilson Wealth can cause portfolios to incur losses or miss opportunities.

Tax Risks- Tax-sensitive accounts can require that certain investment decisions are made in a manner that achieves the most favorable tax-treatment. Tax efficiency is not our primary consideration in the management of your assets, and we do not provide tax advice of any

kind. Use of tax-management techniques can be negatively impacted by tax legislation or regulation.

Inflation Risk- When inflation is present, a dollar today will not buy as much as a dollar next year because the purchasing power is eroding.

Currency Risk- In today's globalized world, investments are held within currencies throughout the globe.

Counterparty Risk- Financial institutions may not be able to honor their obligations under a derivative security in an extreme financial crisis.

Venture Capital and Private Equity Risks:

- The companies are usually at an early stage and has not demonstrated the technology at scale.
- As with every early-stage company, there is a key financing risk - the company needs to raise capital to be able to scale up. If the company is not able to raise capital, it will not be able to grow
- Investments in privately held companies are in general illiquid because of a variety of restrictions upon the transferability of the issuance.
- Past Performance is not a guarantee of future performance. This investment is illiquid and there is no guarantee that an exit strategy will come to pass.

Risk of Loss per Investment Strategy

All investments involve a 100% risk of capital, however leveraged ETFs are more volatile and can have substantially higher losses in a short amount of time.

Individual stocks each carry risk unique to the underlying company. If a company goes bankrupt its stock can go down 100% and you can lose the total amount invested, Index ETFs typically have 100s of stocks in them, however they are subject to systemic risk. If the market goes down the stocks in the market tend to move in the same direction.

All risks associated with our strategies are managed by following a buy-sell protocol.

Item 9 Disciplinary History

Wilson Wealth and its employees have had no disciplinary action.

Item 10 Other Financial Industry Activities and Affiliations

Wilson Wealth Management Group sells life, long term and disability insurance to clients to provide protection of assets.

Other Business Activities

Wilson Wealth sells insurance and annuities to clients seeking to protect their assets in the event of disability or death. This is a transaction-based activity and requires less than 30% of the investment advisor's time. Insurance is offered through the following companies: **Midland National Life Insurance** (www.mnlife.com) and **Guardian Life Insurance Company** (www.guardianlife.com). Advisors are compensated by the insurance carrier 100% of the first-year insurance premium, and 10 - 20% of the ongoing premium.

NOTE: CLIENTS ARE **NOT REQUIRED** TO BUY INSURANCE OR ANNUITIES FROM ANY INVESTMENT ADVISER REPRESENTATIVE OF WILSON WEALTH MANAGEMENT GROUP, LLC

Conflict of Interest

A conflict of interest may arise from our Advisor Representatives life insurance agency business. This can take the form of recommending an annuity over an IRA Rollover or buying more insurance instead of investing more money and could influence the review of your current insurance holdings.

The commissions on insurance and insurance-based products tend to be higher than the commissions on other investment vehicles. Insurance assets that we sell to you are not included in the assets undermanagement for fee calculations. Insurance assets that you currently hold are not included assets undermanagement for fee calculations. To reduce the risk of adversely affecting the Client all insurance recommendations given by Wilson Wealth must be accompanied with a disclosure of the conflict of interest and an investment projection of the opportunity cost of investing monthly insurance premiums or one time annuity contract amounts at a historical rate of return for the S&P 500 vs. using these funds to buy insurance or annuities.

Given this comparison the Client will have information to help make a decision on buying insurance from the Advisor Representative or not. In addition, the Client is made aware that there are other insurance providers who can meet their insurance needs.

Additional Compensation

Wilson Wealth is compensated by the sale of life insurance to Clients. Wilson Wealth's Advisor Representatives may also be compensated for speaking events.

Item 11 Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

In instances where the Advisor recommends securities or products that he or she is currently invested in or uses, the client is made aware through a written disclosure that is kept on file with their investment recommendations.

This disclosure is given to the client for their personal record keeping. All Advisors are required to have at least one personal investment account at Interactive Brokers. Advisors are allowed to have investment accounts at other firms as long as their trades and holdings are reported at least quarterly to our Compliance Office.

Item 12 Brokerage Practices

Wilson Wealth conducts its trading and clearing through Interactive Brokers, LLC and Altruist Financial, LLC. The fees charged to buy and sell stocks, ETFs and mutual funds at Interactive Brokers and Equity Trust are some of the most competitive in the industry. Clients will pay the clearing firm fees and charges in addition to the advisory fee that is paid to Wilson Wealth. When possible, we try to execute the best possible order for our clients. Wilson Wealth does not receive any portion of the trading fees.

Wilson Wealth does not generally buy mutual funds for its clients. Mutual funds that are transferred in are usually sold. On occasion mutual funds that are transferred in may be kept in the client account. Mutual funds have fees that are in addition to the fees that you pay to Wilson Wealth. Wilson Wealth does not receive any portion of those fees.

Item 13 Review of Accounts

Periodic Reviews

Account reviews are performed in the first quarter of the calendar year. This allows the Client and Advisor Representative to make changes near the beginning of the year and see the effect of said changes. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Market conditions, life events, etc. may trigger a review that is not at the normal interval.

Account Reviewers

Accounts are reviewed by the Advisor Representative. Advisor Representatives of Wilson Wealth are required to be Series 65 licensed or in lieu of this license carry the Series 7 and Series 66 licenses.

The CCO will review the accounts on at least an annual basis to ensure that the accounts are being managed in line with the clients' goals and objectives.

Item 14 Client Referrals and Other Compensation

Clients are referred from any number of sources such as current and former clients, friends, family, CPAs, lawyers etc. Wilson Wealth does use solicitors who are required to disclose in writing to the clients how they are compensated for sending referrals to Wilson Wealth, at or prior to the time an advisory agreement is signed.

Item 15 Custody

Wilson Wealth does not maintain custody of any client assets. Wilson Wealth accounts are held at Qualified Custodians, Interactive Brokers and Altruist.

Account Statements

Quarterly Account Statements are mailed directly to the Client from Interactive Brokers. Equity Trust clients can have their statements emailed or mailed. Altruist provides monthly electronic statements. For all custodians the statements are available electronically.

Quarterly Reports

Quarterly reports from Wilson Wealth are available to clients upon request. Clients who custody their assets at Interactive Brokers will be provided quarterly reports directly from Interactive Brokers.

Item 16 Investment Discretion

The Investment Policy Statement ("IPS") specifies which investment strategy or strategies Wilson Wealth will use and when to buy or sell the investments to meet the objective of the Investment Policy Statement. When there is a change required in the IPS, Wilson Wealth and the client will discuss this change and update the IPS accordingly.

The Investment Policy is based in part on the client's suitability as well as their financial goals and objectives.

Wilson Wealth does not have the authority to withdraw funds or take custody of funds or securities other than the ability to deduct advisory fees via the custodian and per the Client's authorization. Client must authorize any movement of funds or securities

Limited Power of Attorney

There is a limited power of attorney signed by the client to allow Wilson Wealth to trade the client's account per the investment policy statement. The limited power of attorney does not permit us to move funds or securities on your behalf without written authorization from you.

Item 17 Voting Client Securities

Wilson Wealth does not vote proxy for its clients.

Item 18 Financial Information

Wilson Wealth does not have any financial impairment that will preclude the firm from meeting contractual commitments to Clients. Wilson Wealth does maintain a surety bond for \$35,000 and does file its annual financial statement with the state of North Carolina.

Item 19 Requirements for State-Registered Advisors

Education and Business Background

Maurice Wilson, Investment Advisor Representative, Managing Member
Born March 1976

Bachelor of Science Mechanical Engineering, Tennessee State University

Master of Science Mechanical Engineering, Oakland University

Aerospace Engineer, Rolls-Royce Aerospace 1999 - 2000

Automotive Engineer, Daimler Chrysler 2000 - 2002

Aerospace Engineer, Delta Air Lines 2002 - 2003

American Express Financial Advisors 2003 - 2004

Arthur Wylie Wealth Management Group, 2004 (6 months)

Advisor Representative, Wilson Wealth Management Group, LLC, 2004 – present

Business Activities

Wilson Wealth does engage in insurance business. We offer life, health, disability and long-term care insurance. Wilson Wealth also offers annuity products. This business is compensated on a commission basis.

Performance Based Fees

Wilson Wealth does not charge performance-based fees

Disciplinary History

Neither Wilson Wealth nor any of its Investment Advisor Representatives have any disciplinary history.

Relationship With Issuers

Neither Wilson Wealth or its management personnel have any relationship or arrangement with any related person or issuer of securities.



Part 2B of Form ADV: Brochure Supplement

Maurice L. Wilson
15720 Brixham Hill Ave
STE 300
Charlotte, NC 28277
March 7, 2024

704.327.3189

This brochure supplement provides information about Maurice L. Wilson that supplements the Wilson Wealth Management Group, LLC brochure. You should have received a copy of that brochure. Please contact Maurice L. Wilson at 704.222.4162 if you did not receive Wilson Wealth Management Group's brochure or if you have any questions about the contents of this supplement. Additional information about Maurice L. Wilson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education and Business Background

Maurice Wilson, Investment Advisor Representative, Managing Member

Born March 1976

Bachelor of Science Mechanical Engineering, Tennessee State University

Master of Science Mechanical Engineering, Oakland University

Aerospace Engineer, Rolls-Royce Aerospace 1999 - 2000

Automotive Engineer, Daimler Chrysler 2000 - 2002

Aerospace Engineer, Delta Air Lines 2002 - 2003

American Express Financial Advisors 2003 - 2004

Arthur Wylie Wealth Management Group, 2004 (6 months)

Advisor Representative, Wilson Wealth Management Group, LLC, 2004 - Present

Mr. Wilson has over 15 years' experience providing financial and investment advice to clients.

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

Mr. Wilson does offer life, health, disability, long-term care insurance as well as annuities to his clients.

Mr. Wilson also does occasional speaking engagements.

Item 5 Additional Compensation

Insurance business is compensated on a commission basis. Speaking Engagements are compensated on a case-by-case basis.

Item 6 Supervision

Mr. Wilson is the managing member of Wilson Wealth and is responsible for his supervision and that of other advisor representatives of Wilson Wealth Management Group. Advice is documented in a number of ways 1) Notes are written down in the client's file of any conversation that require a decision to be made 2) Client trades that are not part of the model portfolios are recorded in the client file with notes about the trade 3) Financial advice covering several areas are documented in a Financial Plan and/or Mid-Year/End of Year Review.

Item 7 Requirements for State-Registered Advisers

Mr. Wilson is NOT involved or subject to an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Wilson is NOT subject to an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Wilson is NOT and has NOT been the subject of a bankruptcy petition.



Part 2B of Form ADV: Brochure Supplement

Jonathan J. Bolston
8134 Silverspot Lane
Missouri City, TX 77459
March 7, 2024
615.852.1933

This brochure supplement provides information about Jonathan Bolston that supplements the Wilson Wealth Management Group, LLC brochure. You should have received a copy of that brochure. Please contact Jonathan Bolston at 615.852.1933 if you did not receive Wilson Wealth Management Group's brochure or if you have any questions about the contents of this supplement. Additional information about Jonathan Bolston is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education and Business Background

Jonathan Bolston, Investment Advisor Representative

Bachelor of Business Administration, General Business, Tennessee State University

Master of Business Administration, Tennessee State University

Certificate of Financial Planning, Belmont University

Customer service and sales rep, Wachovia Bank/Wells Fargo Bank, 2008-2010

Financial Services Representative, SunTrust Bank 2010 - 2012

Personal Banker, Fifth Third Bank 2012 - 2013

Financial Advisor, Edward Jones Investments 2013 - 2014

Investment advisor representative, Bolston Financial, 2015- 2019

Math Teacher, Katy ISD 2015-2107

Career and Technology Teacher, Cypress ISD 2017- present

Investment advisor Representative, Wilson Wealth Management Group, LLC, 2019 - present

Mr. Bolston has over 10 years' experience providing financial and investment advice to clients.

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

MAP sports is a boutique sports management, marketing and media company focused on the growth and development of individual athlete brands. Jonathan is a managing member, as well as an independent sports agent operating under this brand. Wilson Wealth receives no direct compensation from this group and does not pay money in exchange for referrals from this group. Wilson Wealth is not obligated to refer clients' out to MAP sports.

Item 5 Additional Compensation

Career and Technology Teacher, Cypress ISD 2017- present

MAP Sports 2021 – present

Item 6 Supervision

Mr. Bolston is an advisor representative for Wilson Wealth. Advice is documented in a number of ways 1) Notes are written down in the client's file of any conversation that require a decision to be made 2) Client trades that are not part of the model portfolios are recorded in the client file with notes about the trade 3) Financial advice covering several areas are documented in a Financial Plan and/or Mid-Year/End of Year Review.

Item 7 Requirements for State-Registered Advisers

Mr. Bolston is NOT involved or subject to an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Bolston is NOT subject to an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Bolston is NOT and has NOT been the subject of a bankruptcy petition.



WILSON WEALTH
MANAGEMENT GROUP

Marcus D. Johnson
810 Dominican Dr.
STE 104
Nashville, TN 37228
March 7, 2024
615-957-6041

This brochure supplement provides information about Marcus D. Johnson that supplements the Wilson Wealth Management Group, LLC brochure. You should have received a copy of that brochure. Please contact Marcus D. Johnson at 615.957.6041 if you did not receive the Wilson Wealth Management Group's brochure or if you have any questions about the contents of this supplement. Additional information about Marcus D. Johnson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education and Business Background

Marcus D. Johnson, Investment Advisor Representative

Born January 1989

Bachelor of Business Administration in Economics and Finance Tennessee State University

Financial Planner/Managing Member, Johnson Capital Planning, LLC 2018 - Present

District Sales Manager/ Financial Advisor, Mutual of Omaha 2016- 2019

Financial Advisor, Edward Jones 2013-2016

Lead Associate Investment Product Group, AXA Advisors, LLC 2011-2013

Advisor Representative, Wilson Wealth Management Group, LLC 2021- Present

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

Marcus Johnson is the owner of Johnson Capital Planning

Johnson Capital Planning, LLC is a Financial Planning practice based in Nashville, TN that focuses on retirement solutions, investment management, estate planning, and risk management strategies. Johnson Capital does provide insurance services to its clients. These things combined assist in building comprehensive financial plans that aim to meet our clients' needs and goals. They strive to deliver solutions by first developing these thorough plans that will help us to stay focused on what is truly important to our clients, which is reaching your goals.

Our priority is you, your values, and your life goals. We work hard to put you on the right path to achieving what matters to you and aligning you with solutions that reflect your overall vision.

Marcus Johnson Music - musician

Credo Group, LLC – operations/consulting

Item 5 Additional Compensation

Mr. Johnson receives compensation for selling insurance and annuities at Johnson Capital Planning. Mr. Johnson receives compensation for musical performance fees and consulting for the Credo group.

Item 6 Supervision

Mr. Johnson is an investment advisor representative for Wilson Wealth. Advice is documented in a number of ways 1) Notes are written down in the client's file of any conversation that require a decision to be made 2) Client trades that are not part of the model portfolios are recorded in the client file with notes about the trade 3) Financial advice covering several areas are documented in a Financial Plan and/or Mid-Year/End of Year Review.

Item 7 Requirements for State-Registered Advisers

Mr. Johnson is NOT involved or subject to an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Johnson is NOT subject to an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Johnson is NOT and has NOT been the subject of a bankruptcy petition.



Part 2B of Form ADV: Brochure Supplement

Brian P Willis

2512 Bathgate LN

Matthews, NC 28105

March 7, 2024

704.890.2522

This brochure supplement provides information about Jonathan Bolston that supplements the Wilson Wealth Management Group, LLC brochure. You should have received a copy of that brochure. Please contact Jonathan Bolston at 615.852.1933 if you did not receive Wilson Wealth Management Group's brochure or if you have any questions about the contents of this supplement. Additional information about Jonathan Bolston is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education and Business Background

Brian P. Willis, Investment Advisor Representative

Born January 1964

Bachelor of Arts, University of North Carolina 1989

First Union Brokerage Services 1997 – 1999

Uvest Financial Services Group 1999 - 2003

The O.N. Equity Sales Company 2004 - 2005

MSI Financial Services, INC. 2014 - 2017

MML Investors Services, LLC 2017 - 2023

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

Brian P. Willis is actively engaged in the following other investment-related business activities:

- Real Estate
- Business Referrals

Brian P. Willis is actively engaged in the following other business activities:

- Other: Drones – video/pictures

Mr. Willis does offer life, health, disability, long-term care insurance as well as annuities to his clients. Mr. Wilson also does occasional speaking engagements.

Item 5 Additional Compensation

Insurance business is compensated on a commission basis. Speaking Engagements are compensated on a case-by-case basis.

Item 6 Supervision

Mr. Willis is an investment advisor representative for Wilson Wealth. Advice is documented in a number of ways 1) Notes are written down in the client's file of any conversation that require a decision to be made 2) Client trades that are not part of the model portfolios are recorded in the client file with notes about the trade 3) Financial advice covering several areas are documented in a Financial Plan and/or Mid-Year/End of Year Review.

Item 7 Requirements for State-Registered Advisers

Mr. Willis is NOT involved or subject to an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an

investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Willis is NOT subject to an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Willis has been the subject of a bankruptcy petition.