

August 1, 2022

Form CRS – Client Relationship Summary



Dyche Wealth Management, Inc.

Dyche Wealth Management, Inc. is an SEC-registered investment adviser which provides investment advisory (rather than brokerage) accounts and services. Investment advisory services and fees differ from brokerage services and fees, and it is important for you 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 offer portfolio management services, financial planning services, educational seminars, and ERISA plan consulting.

As part of our portfolio management services, we routinely monitor your account for changes (i.e., shifts in the economy, changes to the management and structure of a mutual fund or company in which your assets are invested). We also conduct reviews of your accounts at least annually.

You have the option to grant us discretionary or non-discretionary authority via the Investment Advisory Agreement. Discretionary authority grants us the full authority to buy, sell, manage, reinvest or otherwise effect investment transactions involving your assets without consulting with your first. You may, at any time, revoke this authority or impose reasonable restrictions. Non-discretionary authority requires your written or oral pre-approval before any transactions are implemented. We may manage your account internally or recommend a sub-adviser to manage your account. For more information, please see the Form ADV for the third-party managers that manage your accounts.

We do not limit our advice to specific securities. Depending on your specific needs, experience, assets and goals, we may recommend stocks, bonds, no-load and/or load mutual funds, exchange-traded funds and cash or cash equivalents to meet your financial goals and objectives. We require a minimum of \$250,000 to open an account but we reserve the right to accept accounts with lesser amounts at our sole discretion.

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?

Advisory Fees: You will pay an annual investment advisory fee for our services (“Advisory Fee”) This Advisory Fee is negotiable and does not usually exceed 2.00% of the total assets you place under our management. Your exact Advisory Fee is disclosed in your Investment Advisory Agreement. Advisory Fees will be billed quarterly, in advance, at the beginning of each quarter, based upon the agreed annual percentage rate and the fair market value of the assets under management on the last day of the previous quarter.

ERISA Plan Consulting: Clients can elect for ERISA Plan Consulting at a cost of \$175 per hour of work. We require a payment of 25% of the total estimated fee to be paid upon commencing the relationship with the remainder due upon completion of the service.

Financial Planning Services: Financial plans are priced according to the degree of complexity associated with the situation. Prior to the planning process, you will be provided an estimated plan fee. One half (50%) of the payment is due upon the election of Financial Planning Services with the remaining half (50%) due upon the delivery of the plan. Financial Planning Services are available at a non-negotiable hourly rate of \$250 per hour. You may also elect to pursue a fixed fee for Financial Planning Services. Fixed fees for Financial Planning Services ranges from \$1,500 - \$10,000 based on the complexity associated with the plan.

Other Fees and Costs: You will also pay brokerage commissions, transaction charges, handling fees, custodial fees, service charges, ticket charges and other similar charges incurred in connection with transactions for your Account(s). In addition to the fees described above, you may pay retirement plan fees, mutual fund sales loads, 12(b)-1 marketing fees charged by mutual funds, contingent deferred sales charges, annuity fees including mortality and expense charges, and surrender charges. [For more information about our fees and costs, please see Item 5 of our Form ADV 2A “Brochure”.](#)

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:

- Our investment adviser representatives are independently licensed to sell insurance products for commissions in their separate capacities as insurance agents. This creates a conflict of interest in that our representatives have an incentive to recommend insurance products.
- We receive certain products and services from broker-dealers/custodians, platform providers and other entities at no charge (or at a discount), which we use to benefits of all of our clients. This presents a conflict of interest in that we have an incentive to continue utilizing the entities that provide us with these fee and/or discounted products and services.
- Some of our affiliates issue securities through private placement memorandums. These securities are offered to clients that qualify as “accredited investors” and have a risk tolerance suitable for such investments. This creates a conflict of interest in that we have a financial incentive to offer to clients securities issued by one of our affiliates.

[For more information on the conflicts of interest we have, please see Items 10, 11, 12 and 14 of our Form ADV 2A “Brochure.”](#)

Conversation Starters

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

How Do Your Financial Professionals Make Money?

Our IARs are compensated by salaries, incentive pay based on the amount of client assets they manage and/or small, discretionary bonuses. Some of these compensation structures present a conflict of interest in that our IARs have a financial incentive to recommend services to you and encourage you to increase the assets in your account. We manage this conflict of interest by requiring our IARs to always act in your best interest. Our IARs are not compensated any differently based on the advisory products they recommend to you and do not receive any non-cash compensation.

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

Yes. Visit Investor.gov/CRS for a 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?

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to www.dychewm.com or call our office at 770-461-8191.

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?

Dyche Wealth Management, Inc

335 N. Jeff Davis Drive, Fayetteville, GA 30214

Phone: 770-461-8191

www.dychewm.com



Please scan this QR code to read our Form ADV Part 2A