

Bill Spalding Wealth Management

Client Relationship Summary

March 30, 2021

Item 1: Introduction

Bill Spalding Wealth Management (referred to as “BSWM” or “us”, “our”, “we”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an Investment Adviser. Brokerage services and investment advisory services and fees differ; it is important that you understand the differences. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. These services include recommendation, selection, and monitoring of suitable investments including a range of investment products, such as stocks, bonds, mutual funds, and ETFs. We manage accounts on a non-discretionary basis. *Non-discretionary* means we will implement transactions after receiving your consent. We monitor accounts and investments on an ongoing basis to align with your investment goals.

For additional information, please visit <https://adviserinfo.sec.gov/firm/summary/154998> and refer to Items 4, 5, 8, and 16 of our Form ADV Part 2A.

Conversation Starter. We encourage you to ask your financial professional:

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?

Item 3: Fees, Costs, Conflicts and Standards of Conduct

What fees will I pay?

For our investment advisory services, we charge an asset-based fee with a maximum rate of 1.25%, quarterly based upon the month-end account value. The more assets we manage, the more in fees we collect which creates an incentive for us to grow your assets either by performance or deposits. Exclusive of our fees, you may incur, depending on your investments, custodial fees, transaction fees, internal fees and expenses charged by mutual funds and ETFs, maintenance and termination fees for certain retirement accounts, brokerage fees and taxes on certain types of accounts and security transactions. You will pay fees and incur 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.

For additional information, please visit <https://adviserinfo.sec.gov/firm/summary/154998> and refer to Item 5 of the ADV Part 2A and the Wrap Fee Program Brochure.

Conversation Starter. We encourage you to ask your financial professional:

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 providing recommendations 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 recommendations and investment advice we provide you. Here are some additional examples to help you understand what this means. As appropriate, we may recommend that you use SEI as your qualified custodian. Recommending SEI allows us to leverage the custodian's investment programs and services for a larger number of our client accounts. We allow our financial professionals to trade in the same securities held in client accounts. This creates an incentive to put their interest in transactions ahead of clients. We restrict personal transactions to ensure client interests are placed ahead of our financial professionals.

For additional information, please visit <https://adviserinfo.sec.gov/firm/summary/154998> and refer to Item 4, 5, 10, 11, and 14 of the ADV Part 2A.

Conversation Starter. We encourage you to ask your financial professional:
How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated with a base salary, plus an annual bonus based on performance. Some financial professionals are also licensed insurance agents and receive compensation when acquiring life insurance.

For additional information, please visit <https://adviserinfo.sec.gov/firm/summary/154998> and refer to Item 10 of our ADV Part 2A and review your financial professional's ADV Part 2B Other Business Activities.

Item 4: Disciplinary History

Do you or your financial professionals have any legal or disciplinary history?

No. You may visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. We encourage you to ask your financial professional:
As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5:

Additional Information

For additional or up-to-date information about advisory services, see our Form ADV Part 2A or visit our website (<http://spaldingwealth.com/wordpress/>). To request a copy of this Client Relationship Summary or updated information, contact our office at (404) 255-3331.

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Conversation Starter. We encourage you to ask your financial professional:
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?