Relationship Summary

Sherman Wealth Management LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ 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 investment advisory services to retail investors, which principally include individuals and high-net-worth individuals (in addition to trusts, estates, business entities, and pension and profit sharing plans). Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments. Our advice is not limited to certain types of investments. Our standalone financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

Regular monitoring of your account(s) is included as part of our standard investment management services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure, available at https://adviserinfo.sec.gov/firm/brochure/281093.

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?

Retail investors will generally incur the following fees charged by us: (i) an annual asset-based fee that generally ranges between 0.25% and 1.00% of assets designated to be under our management, (ii) flat fees that generally range up to $10,000 per annum, and/or (iii) hourly fees of up to $550 per hour. Asset-based fees are charged quarterly in advance or arrears, and are specifically based on the period-end value of assets under our management during the applicable billing period. Project-based financial planning engagements may be invoiced up to 100% of the expected total fee upon execution of the financial planning agreement. The balance, if any, shall be invoiced upon completion of the agreed upon financial plan. Ongoing financial planning engagements may require an initial upfront fee payable at the time of signing the Client agreement, followed by ongoing financial planning fees that are generally billed every three months thereafter. The fee for a one-time tax plan typically ranges from $500 to $3,000, half of which is payable upon initial engagement with the balance due upon the completion of a one-time tax plan. The recurring flat fee for ongoing tax planning services typically ranges from $1,000 to $5,000 per year, which is charged in either monthly or quarterly increments in advance and includes up to a certain threshold number hours of time, after which an hourly rate of up to $550 per hour shall apply. Alternatively, we may agree to charge for its ongoing tax planning services solely on an hourly basis at a rate of up to $550 per hour. Educational seminars, workshops, and speaking engagements are offered on a flat fee basis that can range between $0 - $20,000 per event or $0 - $500 per participant.

In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, transaction charges, and fees imposed by independent and unaffiliated third-party investment advisers we recommend or retain on your behalf (as applicable).

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation. When we charge hourly fees, we are incentivized to incur more time in rendering services to you.

Relationship Summary

You will pay fees and 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. Please make sure you understand what fees and costs you are paying.

More detailed information about our fees and costs may be found in Item 5 of our Form ADV Part 2A brochure.

Conversation Starter	"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.

The custodian(s) we recommend provide(s) us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our ADV Part 2A brochure.

A third-party investment adviser we recommend or retain on your behalf retains the ability to provide us certain benefits, such as due diligence and educational seminars along with attendance expense reimbursements, financial and marketing assistance, and the use of certain software. This creates an incentive to recommend a particular third-party investment adviser. To learn how we address this incentive, please refer to Item 10 of our ADV Part 2A brochure.

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

More detailed information about our conflicts of interest may be found in our Form ADV Part 2A brochure.

How do your financial professionals make money?

Our financial professionals are compensated based on a combination of salary, bonuses, and/or other compensation based on clients referred to us. They are not compensated based on the sale of a particular product and do not earn commissions.

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

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

Conversation Starter	"As a financial professional, do you have any disciplinary history? For what type of conduct?"

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting https://shermanwealth.com/, emailing info@shermanwealth.com, or calling 240-428-1622.

Conversation Starter	"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?"