



## WHITAKER-MYERS WEALTH MANAGERS Client Relationship Summary (Form “CRS”)

March 2026

### **Item 1 – Introduction**

Whitaker-Myers Wealth Managers, LTD. is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools for research firms and for educational materials about broker-dealers, investment advisers, and investing.

### **Item 2 – Relationship and Services - What investment services and advice can you provide?**

Whitaker-Myers Wealth Managers, LTD. primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisers (we select a third-party adviser for you to use). As part of our standard services, we typically monitor client accounts on an annual basis. Our firm offers discretionary advisory services (where our firm decides against the purchase or sale of investments). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. For more detailed information about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively, in our [Form ADV2A](#)

*Question 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 these qualifications mean?*

### **Item 3 – What fees will I pay?**

Whitaker-Myers Wealth Managers’ fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us, and thus, we have an incentive to increase those assets to increase our fee. Advisory fees are paid quarterly in advance and are calculated using the value of the assets on the last business day of the prior billing period. For new client accounts opened during the quarter, fees for the remainder of the initial quarter will be calculated and withdrawn when the account is funded. Pension Consulting fees are paid monthly or quarterly in arrears. The fees are calculated based on the asset value of the account at the end of the period. For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. We can also charge commissions. You pay our fees even if you do not have any transactions, and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also refer to Items 4, 5, 6, 7 & 8 of our [Form ADV2A](#)

*Questions to ask us:*

*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?*

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

**Custodial and other Fees:** Some investments impose additional fees that reduce the value of your investment over time. Additionally, you will pay applicable transaction fees when we buy or sell an investment for your account. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.** Please also see our [Form ADV2A](#) for additional details

**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 must act in your best interest and not put our interests 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. For AUM fees, the more assets you have in your advisory account, the more you will pay us, and thus we have an incentive to increase those assets to increase our fee. For hourly fees, each additional hour we spend working for you would increase the advisory fee, and thus, we have an incentive for you to agree to have us complete more work for you. For fixed fees, the more work we expect to perform for you, the higher our fee would be, and thus we have an incentive for you to agree to have us complete more work for you. Our financial professionals can receive commissions and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not.

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

Primarily, our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals can also receive commissions from clients and therefore have an incentive to recommend products that provide them with or us additional compensation over those that do not. Moreover, we receive compensation from third parties for recommending certain investments and thus have an incentive to recommend those investments over other choices. Please also see Item 10 of our [Form ADV2A](#) for additional information.

**Item 4 – Disciplinary History**

Do you or your financial professionals have a legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research our financial professionals and us.

*Questions to ask us:*

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

**Item 5 – Additional Information**

For additional information on our advisory services, see our [Form ADV2A](#) available at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at (419)524-4562.

*Questions to ask us:*

*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?*