

Empyrion Wealth Management, Inc.

Form CRS Customer Relationship Summary

Introduction

Empyrion Wealth Management, Inc. ("EWM") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

EWM offers the following principal investment advisory services to retail investors:

Wealth Management Services: Wealth Management Services include the provision of continuous advice to a client or investing the client's account based on his/her particular circumstances. We offer Wealth Management Services on a discretionary and non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure available at:

<https://adviserinfo.sec.gov/firm/summary/105888>.

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?*

What fees will I pay?

Wealth Management Services: EWM's fees for Wealth Management Services are charged as a percentage of assets under management ranging from 0.30% - 1.15% and for clients referred by Schwab, these fees range from 0.55% -1.15%. Our fees are billed quarterly, in advance, at the beginning of each calendar quarter. We require a minimum of \$1,000,000 of assets under management for his service; however, this size is negotiable.

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.

For additional information, please see Item 5 of our Form ADV, 2A Brochure available at:

<https://adviserinfo.sec.gov/firm/summary/105888>.

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 broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means. Our firm recommends Schwab as custodian of your assets. We receive some benefits from Schwab in the form of the support services made available to us and other independent investment advisors that have their clients maintain accounts at Schwab. In light of our arrangements with Schwab, a conflict of interest exists between our interests and your because we have incentive to recommend Schwab based on the benefits we receive.

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

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

For additional information, please see Item 5 of our Form ADV, 2A Brochure available at:

<https://adviserinfo.sec.gov/firm/summary/105888>.

How do your financial professionals make money?

Kimberly Foss, Advisor and Owner of EWM receives a salary, no other compensation.

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

No. 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?*

Additional Information

If you would like additional, up-to-date information or a copy of this relationship summary or our Form ADV, Part 2A Brochure, please call 916-786-7626.

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?*