Wasmer, Schroeder & Company, LLC
Client Relationship Summary (“Form CRS”) – June 30, 2020

Wasmer, Schroeder & Company, LLC doing business as Wasmer Schroeder (“we”, “us” or “our”) 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 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 fixed income advisory services to retail investors and we monitor their accounts. We generally provide quarterly performance reports. We manage accounts on a discretionary or non-discretionary basis. If you have a discretionary account, we buy and sell securities without your prior consent. You may impose reasonable restrictions on our management of your account. If you have a non-discretionary account, we recommend securities and you make the ultimate decision to buy or sell. We do not limit our advice to particular asset classes, proprietary investments, or to investments whose sponsors pay us. We manage client accounts in wrap fee programs of other investment advisers (“sponsors”). Account minimums typically start at $500,000 and vary by strategy, sponsor and number of accounts.

For additional information, please see Form ADV Part 2A brochure: (https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623009).

Conversation Starters. 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?
We charge annual asset-based fees, meaning they are calculated as a percentage of the assets in your account. The more assets in your account, the more you will pay in fees, and we have an incentive to encourage you to increase the assets in your account. Your custodian may charge you fees such as custodial fees and trade away fees, which are separate from our management fee. Fees are negotiable based on factors such as the size, complexity and objectives of your account.

If you participate in a wrap fee program, please see the sponsor’s Form CRS and Form ADV Part 2A for more information about fees. The wrap sponsor pays us a portion of the wrap fee. Mutual funds and exchange-traded funds charge fees that will reduce the value of your investment over time. These and other fees are found in the prospectus or other offering documents that you receive when you invest.

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 Form ADV Part 2A brochure (Item 5). Also consider disclosure on your ERISA 408(b)(2) disclosure. (https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623009).

1 We provide this disclosure to comply with the SEC's Form CRS disclosure requirements, and those under the Investment Advisers Act of 1940. It does not create or modify any agreement, relationship, or obligation between Wasmer Schroeder (and your financial professional) and you. Please consult your agreements with us for all terms and conditions of your account and relationship with us.

2 Form CRS defines “retail investor” as a natural person, or the legal representative of a natural person, who receives or seeks to receive services primarily for personal, family, or household purposes. You are not a retail investor if you use our services primarily for purposes other than personal, family, or household purposes.
**Conversation Starter.** 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 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 affect the investment advice we provide to you. Here is an example to help you understand what this means.

Personal Trading. Our employees at times buy or sell for their personal accounts securities identical to or different from those we buy or sell for our clients. This presents them with a conflict of interest, because they have an incentive to favor their own accounts over client accounts, or to trade before clients trade to seek a better price.

For additional information, please see Form ADV Part 2A brochure. ([https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623009](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623009)).

**Conversation Starter.** 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 earn a salary. We provide a profit-sharing plan to all staff that is based on our profitability and a pre-determined operating margin goal, and is paid pro-rata based on the employee’s salary. We offer two equity-based compensation programs to key employees that award either stock options or participation in our current and future earnings, as well as any future appreciation in the value of the company.

**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 us and our financial professionals.

**Conversation Starter.** Ask your financial professional –

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

**Additional Information:** For additional information about our services, please see our Form ADV Part 2A. ([https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623009](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623009)).

If you would like additional up-to-date information or a copy of this relationship summary, please call 1-239-263-6877.

**Conversation Starter.** 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?