

SSB&T Wealth Management, LLC

ITEM 1: INTRODUCTION

SSB&T Wealth Management, LLC (“SSBT WM” or “Firm”) is registered with the Securities and Exchange Commission (SEC) as an Investment Advisor. 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 [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

SSB&T WM provides its clients with investment management services through which clients receive portfolios of carefully selected investments. The Firm offers clients investment portfolios based on their cash flow situation, tax considerations, tolerance for risk and time horizon. Depending upon the size and goals of each client’s portfolio, the Firm will invest client assets in bond accounts, mutual funds, and exchange traded funds (ETFs). SSB&T WM offers wealth planning services, which address some or many aspects of the client’s financial situation. SSB&T WM works with clients to determine their financial goals and objectives and develops planning strategies for the client to most effectively utilize their financial resources to achieve short and long-term financial objectives. Information the Firm considers includes items such as a client’s current financial status, financial goals, tax bracket, family/business dynamics, and attitudes towards risk. SSB&T WM also offers Financial Planning services. The firm will charge a flat fee for financial plans. The fee will vary based on the complexity of the plan being prepared. The Firm also utilizes a sub-advisor for several strategy models. For additional information, please see the Firm’s ADV Part 2A, Items 4 and 7, which can be found at <https://advisoinfo.sec.gov>.

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?

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

SSB&T WM charges an asset-based fee for clients who use our investment advisory services. Fees are charged quarterly in advance. The Firm offers Financial Planning services. The firm will charge a flat fee for financial plans. The fee will vary based on the complexity of the plan being prepared. The fees will range from 1.20% to 0.25% depending on the assets under management. An investment in exchange traded funds, closed end or mutual fund companies, and unit investment trusts are also subject to fees and expenses. The Firm may, in its sole discretion, negotiate a lower advisory fee based upon certain criteria. SSBT WM does not charge additional fees based upon the performance of an investment. 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. For additional information, please see the Firm’s ADV Part 2A, Items 5 and 6, which can be found at <https://advisoinfo.sec.gov>.

Conversation Starters. 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?

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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 advisor, 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 services, we provide you. These individuals receive compensation when a client purchases the brokerage products they recommend. A conflict of interest exists as these sales create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, SSBT WM will always act in the client's best interest. SSBT WM does not directly or indirectly receive compensation for the recommendation or selection of other investment advisers. SSBT WM receives benefits from its primary custodian, who provides certain services and benefits to the Firm in relation to the advisory services provided to clients. The services SSBT WM receives from its primary custodian may be based on the amount of business conducted through them and may be free or at discounted costs to the Firm as such, we may be influenced in recommending or requiring that you establish accounts with this custodian vs. another investment adviser. For additional conflicts of interest and how we address and/or mitigate them, please refer to our Form ADV Part 2A. For additional information, please see the Firm's ADV Part 2A, Items 11 and 12, which can be found at <https://advisorinfo.sec.gov>.

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?

All the Investment Advisor Representatives receive an annual salary. This compensation is received regardless of the performance of the assets under management. This conflict is mitigated by the Firm's processes and procedures, which are undertaken by salaried individuals who do not receive any additional compensation based upon the products and services they review and/or approve.

Conversation Starter. Ask your financial professional – As a financial professional, do you have any disciplinary history? For what type of conduct?

ITEM 4: DISCIPLINARY HISTORY

Do you or your Financial Professionals have a legal or disciplinary history?

No, neither the firm or any individual associated with it has any disciplinary history. For more information, visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional – Who is my primary contact person? Is he or she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

ITEM 5: ADDITIONAL INFORMATION

For additional information about our services, or if you would like up-to-date information or a copy of this disclosure, please contact Eddie Kramer at 830-990-7750 or e-mail him at ekramer@ssbtwealth.com.