

CLIENT RELATIONSHIP SUMMARY

ADVANCED WEALTH MANAGEMENT, LLC (CRD # 284438)

June 15, 2026

Item 1: Introduction

Advanced Wealth Management, LLC ("AWM") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). 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 advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Our firm offers investment advisory services to retail investors through ongoing portfolio management and financial planning. For portfolio management, we provide continuous supervision over specified accounts, actively monitoring your holdings and providing advice at least quarterly. We manage accounts on a discretionary basis, meaning we buy and sell investments in your account without asking you in advance, though you may impose reasonable restrictions in writing. Our standard minimum for asset management is \$500,000, but we may make exceptions for related households or specific personal circumstances. Our financial planning services involve preparing written plans or consultations covering topics like tax management, estate planning, and retirement funding. For clients under a fixed-fee asset management arrangement, comprehensive financial planning is bundled into the overall advisory fee. Financial planning alone does not include ongoing investment monitoring or authority. Our investment advice is not limited to proprietary products or a limited menu of products or types of investments; however, recommendations are based on the client's objectives, risk tolerance, liquidity needs, tax circumstances, and overall financial plan. For more information about our advisory services, account minimums, and types of clients, please see Items 4 and 7 of our **Form ADV Part 2A Brochure**, available on our website and at adviserinfo.sec.gov.

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?*

Item 3: Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

You will pay an ongoing fee based on a percentage of assets under management, billed monthly or quarterly in advance and calculated based on the market value of your account on the last business day of the prior period. Our annual asset management fee ranges from 0.50% to 2.00% annually. Flat annual fee options start at \$5,000 for certain relationships. Separate financial planning and consulting are charged at \$500 per hour or a fixed fee generally up to \$5,000. You will pay third-party fees and costs in addition to our fees, such as custodian fees, transaction charges, and mutual fund/ETF expense ratios. If we use specialized third-party money managers, their fees (up to 0.48%) are in addition to ours, but the total combined investment advisory fee will not exceed 2.48% annually. 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 more information about our fees and costs, please see Item 5 of our **Form ADV Part 2A Brochure**, available on our website and at adviserinfo.sec.gov.

Conversation Starters: *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.

Because our advisory fee is often based on the value of your account, we have a financial incentive to encourage you to increase or keep assets under our management. This includes an incentive to recommend you roll over assets from an employer plan to an account managed by our firm. AWM and/or our financial professionals may receive compensation from insurance or annuity products, including commissions on certain products or advisory fees on fee-based annuity products. This creates an incentive to recommend insurance or annuity products when they are available and suitable. For more information about our conflicts of interest and compensation practices, please see Items 5, 10, 11, 12, and 14 of our **Form ADV Part 2A Brochure**, available on our website and at adviserinfo.sec.gov/.

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

How do your financial professionals make money?

Our financial professionals are compensated in different ways, including salary, a percentage of advisory-fee revenue or assets under management, and, where applicable, bonuses or insurance/annuity compensation. Compensation may be affected by the amount of client assets serviced, the time and complexity required to meet a client's needs, the revenue the firm earns from advisory services, and commissions or advisory fees from insurance or annuity products. This creates an incentive for our financial professionals to recommend that you begin or continue an advisory relationship with us, increase assets under our management, or purchase insurance or annuity products when they are available and suitable.

Item 4: Disciplinary History

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

No for our firm. Yes for our financial professionals. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Item 5: Additional Information

For additional information about our services, please visit our website at www.awmfl.com or view our **Form ADV Part 2A Brochure**, available on our website or on adviserinfo.sec.gov/ (CRD #284438). You can request a copy of this Client Relationship Summary or our Brochure by calling 941-451-8512 or emailing service@awmfl.com.

Conversation Starters: *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?*
