



Form ADV Part 3 – Client Relationship Summary

March 2026

Item 1: Introduction

ACCURATE WEALTH MANAGEMENT, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. This document summarizes the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions 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?

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients:

- **Portfolio Management** – in a wrap fee program or outside a wrap fee program. We review your portfolio, investment strategy, and investments on a discretionary basis, meaning we may buy and sell investments in your account without asking for your approval on each transaction.
- **Financial Planning** – we assess your financial situation and provide advice designed to meet your goals.
- **Educational and Co-Advisory Services** – in concert with another adviser, providing education and investment guidance without rendering client-specific investment advice.

Each investment adviser representative periodically reviews the general holdings of his or her client accounts and meets with clients at least annually to review their financial situations. Our firm exercises discretionary management authority without material limitations. You may propose investment restrictions in writing, which we will attempt to honor. We do not impose a minimum account size. Please also see our Form ADV Part 2A ("Brochure"), Items 4 & 7.

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

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?

What fees will I pay? Our fees vary depending on the services you receive. The following summarizes our fee arrangements:

- **Asset-Based Fees:** For portfolio management, we charge an annual fee based on a percentage of assets under management, up to a maximum of 2.50%. The more assets you have in your advisory account, the more you will pay us — and we therefore have an incentive to increase those assets to increase our fee. Except for performance-based fee accounts, annualized fees are billed quarterly in advance, based on the value of the account on the last day of the prior quarter.
- **Performance-Based Fees:** For certain strategies and qualified clients, we may charge a performance fee of 20% annually in arrears on a high-water mark basis. This creates a conflict of interest because we have an incentive to take greater investment risk to increase performance and generate additional fees. This conflict is addressed through supervisory review to verify that

investments remain consistent with your stated objectives and risk tolerance. Performance-based fees are only charged to "qualified clients" as defined under Rule 205-3 of the Investment Advisers Act.

- **Hourly Fees:** For financial planning, we charge \$250 per hour. Each additional hour (or portion thereof) increases the advisory fee.
- **Fixed Fees:** For financial planning engagements, fixed fees range from \$1,000 to \$100,000 depending on scope and complexity. Material changes in the scope of work will affect the fee quoted.

Third-Party Costs: Some investments (e.g., mutual funds, ETFs, structured notes, variable annuities) impose additional fees — such as transaction fees and product-level fees — that reduce the value of your investment over time. You will also pay custodial fees to the firm holding your assets (currently Charles Schwab & Co. or Fidelity Institutional Wealth Services). For wrap fee program accounts, you will not pay additional transaction fees; however, our advisory fee is correspondingly higher than it would be if you paid transaction fees separately.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make over time. Please make sure you understand what fees and costs you are paying. Please also see our Brochure for additional details.

What are your legal obligations to me? How else does your firm make money, and what conflicts of interest do you have? When we act as your investment adviser, we are held to a **fiduciary standard** — we must act in your best interest and not place our interests ahead of yours. 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. Key conflicts include:

- The more assets in your advisory account, the more you pay us — creating an incentive to grow account assets.
- Performance-based fee accounts create an incentive to take greater investment risk.
- Wrap fee accounts create an incentive to minimize trading activity, since we absorb transaction costs.
- We are affiliated with **AAG Capital, Inc.**, a registered broker-dealer. Where you may benefit from brokerage products we do not provide, our affiliated broker-dealer may refer you to another broker-dealer, and our affiliate may receive a portion of any resulting commissions.
- We are affiliated with an insurance agency and with **Altium Investment Strategies, LLC**, a registered investment adviser that may act as our sub-adviser for structured note portfolios, defined outcome (DOS) strategies, and customized strategies. We may refer you to these affiliates and you may incur additional fees for their services. When we refer you to our affiliated investment adviser, you will not incur additional advisory fees above our stated maximum of 2.50%.
- We engage third-party solicitors ("Promoters") who refer clients to us and are compensated for those referrals. Promoters have a financial incentive to refer clients to us regardless of whether our services are the most appropriate. Clients referred by a Promoter will not pay higher fees than other clients.

When we provide investment advice regarding a retirement plan account or individual retirement account, we are fiduciaries under Title I of the Employee Retirement Income Security Act (ERISA) and/or the Internal Revenue Code. We operate under a special rule that requires us to act in your best interest and not place our interests ahead of yours.

How do your financial professionals make money? Our financial professionals are primarily compensated through the advisory fees we receive from you. Compensation may vary based on assets under management, performance fees, and other factors described above. We also provide education on products and services to other investment advisers for which we charge on a negotiated basis. In the course of those educational services, we may provide referrals to affiliated or unaffiliated product and service providers, who may compensate our firm for the referral. Such compensation is disclosed to the adviser to whom we provide educational services. Please also see Item 10 of our Brochure.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? Yes. Visit <https://www.investor.gov/> for a free and simple search tool to research us and our financial professionals.

Item 5: Additional Information

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?

For additional information on our advisory services, please see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/298137> and any individual Brochure Supplement your representative provides to you.

If you have any questions, or would like another copy of this Client Relationship Summary, please contact us at:

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