

Accurate Wealth Management, LLC

Part 2A Appendix 1 of Form ADV:

Wrap Fee Program Brochure

Date: March 16 2026

This wrap fee program brochure provides information about the qualifications and business practices of Accurate Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (813) 994-0984 or by email at: Compliance@accurateadvisory.com The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Accurate Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Accurate Wealth Management, LLC's CRD number is: 298137.

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Registration as an investment adviser does not imply a certain level of skill or training.

General

Item 2: Material Changes

Since our last annual update of this brochure, we have made one material change: Accurate Wealth Management, LLC appointed a new Chief Compliance Officer, Derek Wilkes. Clients and prospective clients who wish to obtain a copy of our previous brochure may contact us at (813) 994-0984 or Compliance@AccurateAdvisory.com

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Item 4: Services, Fees, and Compensation

This Wrap Fee Program Brochure should be read in conjunction with Part 2A of the firm's Form ADV, which contains important additional information.

Accurate Wealth Management, LLC (hereinafter "AWM") provides portfolio management to clients under a wrap fee program, as described herein, as sponsor and portfolio manager. AWM is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. Additional information about Accurate Wealth Management, LLC is available on the SEC's website www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Accurate Wealth Management, LLC's CRD number is 298137.

Portfolio management fees are withdrawn directly from the client's accounts with each client's written authorization.

Fees are paid quarterly in advance except where fees are paid annually in arrears for performance fee based accounts. The advisory fee is calculated using the value of the assets on the last business day of the prior billing period. Refunds for any fees paid in advance but not yet earned will be refunded on a prorated basis and returned within fourteen days to the client via check or return deposit back into the client's account.

Clients may terminate the agreement without penalty and receive a full refund of AWM's fees, within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Contract generally with 30 days written notice.

Services, Fees and Compensation

Fees are generally calculated based on assets under management and will not exceed 2.5%.

Fees are negotiable.

Performance-based fees are only charged to "qualified clients" as defined under Rule 205-3 of the Investment Advisers Act of 1940. A qualified client generally includes a natural person or company that has at least \$1,100,000 in assets under management with Accurate Wealth Management at the time the advisory contract is entered into, or that the Adviser reasonably believes has a net worth of more than \$2,200,000 at the time the contract is entered into, excluding the value of the client's primary residence. Clients who do not meet the qualified client standard are not eligible for performance-based fee arrangements. The Adviser may receive performance-based fees with respect to certain strategies. The Adviser manages both accounts that are charged a performance fee and accounts that are not charged a performance fee.

The Adviser may have an incentive to favor accounts that are charged a performance fee; however, the Adviser believes this does not create a conflict of interest because accounts that are charged a performance fee are not using the same strategy as those that are not charged a performance fee. Charging a performance fee may create an incentive for the Adviser to make investments that are riskier or more speculative than would be the case in the absence of a fee based on the performance of the Account.

The following are the fees applicable where we charge a performance-based fee: An annualized percentage of the net liquidation value of the portfolio is charged. A 20% performance fee is charged annually in arrears on a high-water mark basis. The term "high-water mark" means the highest value that an account has achieved on previous performance fee calculation dates. Performance-based fees are only payable if an accounts performance exceeds the high-water mark. A high-water mark ensures that if a manager loses money over a period, they must achieve investment returns above the high-water mark before receiving a performance-based fee. We share the performance-based fee with the Third Party Adviser.

The wrap fee program may cost the client more or less than purchasing such services separately. There are several factors that bear upon the relative cost of the program, including the trading activity in the client's account, the adviser's ability to aggregate trades, and the cost of the services if provided separately (which

in turn depends on the prices and specific services offered by different providers).

AWM will pay third party fees (i.e., custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.) for wrap fee portfolio management accounts. AWM will charge clients one fee and pay all transaction fees using the fee collected from the client. Accounts participating in the wrap fee program are not charged higher advisory fees based on trading activity, but clients should be aware that AWM has an incentive to limit trading activities for those accounts, since the firm absorbs those transaction costs.

Certain other fees are not included in the wrap fee and are paid for separately by the client. These include, but are not limited to, margin costs, charges imposed directly by a mutual fund or exchange traded fund, fees associated with “step out” transactions if the account uses different custodians or broker-dealers, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Tax and trust service fees are not included.

AWM uses the brokerage and custody services of Schwab Advisor Services, a division of Charles Schwab & Co., an unrelated registered broker-dealer and member of FINRA/SIPC. Schwab has eliminated commissions for online trades of equities, ETFs and options (subject to a per contract fee). This means that, in most cases, when we buy and sell these types of securities, we will not have to pay any commissions to Schwab. We encourage you to review Schwab’s pricing to compare the total costs of entering into a wrap fee arrangement versus a non-wrap fee arrangement. If you choose to enter into a wrap fee arrangement, your total cost to invest could exceed the cost of paying for brokerage and advisory services separately. To see what you would pay for transactions in a non-wrap account please refer to Schwab’s most recent pricing schedules available at schwab.com/aspricingguide.

AWM also uses the brokerage and custody services of Fidelity Institutional Wealth Services, a division of Fidelity Brokerage Services LLC, an unrelated registered broker-dealer and member of FINRA/SIPC. Fidelity has eliminated commissions for many online trades of U.S. equities and exchange-traded funds (ETFs). This means that, in most cases, when we buy and sell these types of securities for your account, you will not pay commissions to Fidelity. Other transaction fees, such as options contract fees or certain transaction or service fees, may still apply. We encourage you to review Fidelity’s pricing to compare the total costs of entering into a wrap fee arrangement versus a non-wrap fee arrangement. If you choose to enter into a wrap fee arrangement, your total cost to invest could exceed the cost of paying for brokerage and advisory services separately. To see what you would pay for transactions in a non-wrap account, please refer to Fidelity’s most recent pricing schedules available on Fidelity’s website or upon request. <https://www.fidelity.com/why-fidelity/pricing-fees>

Our firm receives certain economic benefits from custodians in the form of the support products and services made available to our firm and other independent investment advisors that have their clients maintain accounts at the custodians. These products and services, how they benefit AWM and the related conflicts of interest are described in our Firm brochure (*see Item 14 of the Firm brochure*). The availability of such products and services is not based on our firm giving particular investment advice, such as buying particular securities for our clients. Neither AWM, nor any representatives of AWM receive any additional compensation beyond advisory fees for the participation of clients in the wrap fee program. However, compensation received may be more than what would have been received if client paid separately for investment advice, brokerage, and other services. Therefore, AWM may have a financial incentive to recommend the wrap fee program to clients.

We may provide education on products and services to other investment advisers and their clients, for which we charge the other adviser on a negotiated basis. In the course of our educational services, we provide referrals to other affiliated or unaffiliated product and service providers, who may compensate our firm for the referral. Such additional compensation is disclosed to the investment adviser to whom we provide educational services.

Item 5: Account Requirement and Types of Clients

We offer our services to individuals, high net worth individuals, pension and profit sharing plans, charities, corporations, and other business entities. We do not require a minimum account size or place any restrictions on opening an account.

Item 6: Portfolio Manager Selection and Evaluation

AWM will select and periodically review outside Third Party Advisers for management of this wrap fee program based upon criteria including historical performance, lack of disciplinary history, management stability and depth, and ability to match our asset allocation needs. AWM will use industry standards to calculate Third Party Advisers performance.

AWM reviews the performance information to determine and verify its accuracy and compliance with presentation standards by utilizing vendor software and conducting a supervisory review of sample client accounts. Where AWM uses related Third-Party Advisers, such advisers are subject to the same selection and review criteria as AWM applies to other unrelated Third-Party Advisers.

Our firm has entered into subadvisory relationships where third-party subadvisers exercise discretionary investment authority over certain client assets. While these subadvisers make all investment decisions and execute trades, we retain oversight responsibility. As a result, we include these assets in our Regulatory Assets Under Management (RAUM) as reported on Form ADV, even though they may also be reported by the subadvisers as well.

AWM and its personnel serve as the portfolio managers for all wrap fee program accounts.

AWM offers ongoing wrap fee portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. AWM creates a suitability profile for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Determine investment strategy
- Asset allocation
- Assessment of risk tolerance
- Personal investment policy
- Asset selection
- Periodic portfolio review

AWM evaluates the current investments of each client with respect to their risk tolerance levels and time horizon.

Portfolio management accounts participating in the wrap fee program will not have to pay for transaction or trading fees. AWM will charge clients one fee and pay transaction fees using the advisory fee collected from the client. Certain other fees are not included in the wrap fee and are paid for separately by the client. These include, but are not limited to, margin costs, charges imposed directly by a mutual fund or exchange traded fund, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Accounts participating in the wrap fee program are not charged higher advisory fees based on trading activity, but clients should be aware that AWM has an incentive to limit trading activities for those accounts since the firm absorbs those transaction costs. To address this conflict, AWM will always act in the best

interest of its clients consistent with its fiduciary duty as an investment adviser.

Our owners hold a majority interest in Altium Investment Strategies, LLC, a registered investment adviser that acts as a subadviser to other investment advisers, including Accurate Wealth Management. Altium manages portfolios of structured notes on a discretionary basis, including for Accurate Wealth Management clients. This relationship creates a conflict of interest: AWM has a financial incentive to recommend Altium to clients for structured note management, even though other providers may offer superior execution, pricing, or service. AWM addresses this conflict by periodically reviewing Altium's execution and service quality and by ensuring that the total annual advisory fee for accounts using Altium does not exceed 2.50%, inclusive of all advisory fees. Certain additional costs, such as platform fees or trade costs, are not included in this fee and may be charged separately.

Services Limited to Specific Types of Investments

AWM generally limits its investment advice to mutual funds, equities, bonds, fixed income, debt securities, ETFs, real estate, REITs, insurance products including annuities, private placements (including, in appropriate circumstances, structured notes, private equity funds, hedge funds, crypto-currency, Options, Defined Outcome Strategies, and privately placed life insurance contracts), and government securities. AWM may use other securities, as well to help diversify a portfolio when applicable. These investment types carry risks that are detailed in Part 2A of the firm's Form ADV. Clients should consult this material to understand these risks.

Wrap Fee Programs

As discussed herein, AWM acts as manager for this wrap fee program. AWM manages the investments in the wrap fee program in the same way in which it manages non-wrap fee accounts.

Amounts Under Management

AWM has the following assets under management:

Discretionary Amounts:	Non-Discretionary Amounts:	Date Calculated:
\$1,710,313,446	0	February 28, 2026

Item 7: Client Information Provided to Portfolio Managers

All client information material to managing the portfolio (including basic information, risk tolerance, sophistication level, and income level) is gathered by the Adviser in its capacity as portfolio manager and is updated periodically and in the event of material changes. Information required by Third-Party Advisers to settle trades in client accounts (account number, client name) will be shared with such Third-Party Advisers.

Item 8: Client Contact with Portfolio Managers

AWM does not restrict clients from contacting portfolio managers.

Item 9: Additional Information Managers

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Certain of our registered investment adviser representatives have information applicable to this item. The information on each of our investment adviser representatives can be found at www.BrokerCheck.com.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

BROKER DEALER AFFILIATION

A number of our investment adviser representatives are also registered representatives of AAG Capital, Inc., an affiliated broker-dealer.

FUTURES/COMMODITIES FIRM AFFILIATION

We are not affiliated with a futures or commodities broker.

OTHER AFFILIATIONS

Our owners or associates may be independent insurance agents or agents of our affiliate, Accurate Advisory Group, a Florida insurance agency, and may offer life, annuity, and health insurance to the firm's clients. This other business activity pays them commissions that are separate from the fees described in Item 5 above. This is a conflict of interest because the commissions give our associates a financial incentive to recommend and sell clients the insurance products. However, we attempt to mitigate any conflicts of interest through the exercise of care in performing our fiduciary duty and by informing clients that they are never obligated to purchase any recommended insurance products through them.

Our owners hold a majority interest in Altium Investment Strategies, LLC, a registered investment adviser that acts as a subadviser to other investment advisers, including Accurate Wealth Management. Altium manages portfolios of structured notes on a discretionary basis, including for Accurate Wealth Management clients. This relationship creates a conflict of interest: AWM has a financial incentive to recommend Altium to clients for structured note management, even though other providers may offer superior execution, pricing, or service. AWM addresses this conflict by periodically reviewing Altium's execution and service quality and by ensuring that the total annual advisory fee for accounts using Altium does not exceed 2.50%, inclusive of

all advisory fees. Certain additional costs, such as platform fees or trade costs, are not included in this fee and may be charged separately.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

DESCRIPTION

Our Code of Ethics establishes rules for ethical conduct based upon fundamental principles of openness, integrity, honesty and trust. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Our Code of Ethics covers all supervised persons and it describes our high standard of business conduct, and our fiduciary duty to our clients. The Code of Ethics includes our provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All of our supervised persons must acknowledge the terms of the Code of Ethics annually.

MATERIAL INTEREST IN SECURITIES

We do not have a material interest in any securities.

INVESTING IN OR RECOMMENDING THE SAME SECURITIES

On occasion, our owners and investment adviser representatives may buy or sell for their own accounts securities that are the same as, similar to, or different from, those that they recommend to their clients for purchase or sale. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. We attempt to mitigate the conflict of interest to the best of our ability through the enactment of our code of ethics and our review of the personal trading of our personnel. Our associates are aware of their fiduciary duty to our clients and the prohibitions against the use of any insider information, including information about client positions or activity. Records of all associates' personal trading activities are monitored and retained.

Item 10: Requirements For State Registered Advisers

Not applicable.