

Pinnacle Strategic Wealth Management, LLC.
Form CRS Customer Relationship Summary
May 28, 2025

Introduction	Pinnacle Strategic Wealth Management, LLC (PSWM) 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 these 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?	<p>PSWM offers investment advisory and financial planning services to retail investors on a regular basis. We review your accounts on a quarterly basis as part of our standard service. We offer advisory services to you on a discretionary basis which means we buy and sell investments in our clients' accounts without asking in advance. We do not offer advisory services on a non-discretionary basis. There are currently no minimums required to open and maintain an account with us.</p> <p>For additional information, please see Form ADV, Part 2A Brochure Items 4 and 7.</p> <p>Ask your financial professional:</p> <ul style="list-style-type: none"> • 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?	<p>PSWM bases its annual investment management fee for managed discretionary assets upon a percentage (%) of the market value of the assets and the specific types of investment management services provided. PSWM charges an annual fee of up to 2% of assets under management. PSWM may choose to charge a lower asset-based fee at its sole discretion. Upon termination of any account, no refunds will be made because all fees are billed in arrears.</p> <p>The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.</p> <p>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.</p> <p>PSWM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, 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. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to PSWM's fee, and PSWM shall not receive any portion of these commissions, fees, and costs.</p> <p>For additional information, please see Form ADV Part 2A Brochure (Items 5 & 6).</p> <p>Ask your financial professional:</p>

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| | <ul style="list-style-type: none">• Help me understand how these fees and costs might affect my investments.• If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested forme? |
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<p>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?</p>	<p>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.</p> <ul style="list-style-type: none"> • We receive additional compensation when insurance products are sold through affiliated licensed insurance agents. • We may have an incentive to recommend increasing your assets under management since our fees are asset-based. <p>Ask your financial professional:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>For additional information, please see Form ADV, Part 2 A brochure (Items 10 & 12).</p>
<p>How do your financial professionals make money?</p>	<p>PSWM is compensated based on fees earned from investment management and financial planning. Our financial professionals receive a base salary and may be eligible for discretionary bonuses. In addition, they may earn commissions from the sale of insurance products if they are also licensed insurance agents.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes.</p> <p>Visit Investor.gov/CRS for a free search tool to research us and our professionals.</p> <p>Ask your financial professional:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>For additional information about our investment advisory services or to request a copy of this Relationship Summary, call us at (267) 221-6305. Our Form ADV Brochure and this Relationship Summary can also be found at adviserinfo.sec.gov</p> <p>Ask your financial professional:</p> <ul style="list-style-type: none"> • 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?