

Introduction

Prevail Wealth Management, LLC ("Prevail") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, 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.

What investment services and advice can you provide me?

Prevail offers ongoing personalized financial planning, wealth management, and investment advisory services primarily to individuals and high net worth individuals or families, as well as trusts, foundations, endowments, non-profit organizations, and other business entities.

Our financial planning services are typically offered as a limited engagement to assess, review, or make recommendations on a specific issue; comprehensive evaluation process in which numerous strategic recommendations are given and/or a continuous engagement of planning review, strategic adjustments, and implementation. We gather required information through in-depth personal interviews. Information gathered includes the Client's current financial status, tax status, future goals, return objectives and attitudes towards risk. We carefully review documents supplied by the Client, then prepare recommendations.

Our ongoing wealth management and investment advisory services are tailored to the individual goals, objectives, time horizon, risk tolerance, and liquidity needs of each Client. Once the Client's particular circumstances are established, we create a personal Investment Policy Statement (IPS) for that Client. The IPS outlines the Client's stated investment objectives, tolerance for risk, liquidity, and suitability. As appropriate, we also review and discuss a Client's prior investment history, as well as family composition and background. We generally manage assets in advisory accounts on a discretionary basis, meaning the Client consents to granting us investment control for making trades or allocation adjustments in accordance with the investment plan we have developed with the Client.

We provide portfolio management services using our Prevail Select balanced asset allocation portfolios. Prevail Select model portfolios are designed to meet specific investment profiles in terms of risk and expected return over specific time horizons. They typically have a range of equity exposure from 0% to 90% and are structured with a combination of ETFs, no-load index funds, mutual fund shares, fixed income, alternative assets, and cash. Our Select model portfolios are not limited to any specific investment offered by a custodian or fund family and are often globally diversified. Select model portfolios are managed based on the portfolio's allocation goals and typically reviewed at least quarterly for asset allocation rebalancing.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A (see specifically: Items 4, 5, 7, and 13, among others) by clicking this link:
<https://adviserinfo.sec.gov/firm/brochure/164532>

Conversation Starter. 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 licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

Management fees for our portfolio management services are based upon a percentage of Client assets we manage or advise and include continuous financial planning and plan implementation. Our annual fee for investment advisory services including continuous financial planning generally range between 0.20% and 1.50%, subject to the minimum quarterly fee of \$750.00. Management fees are assessed quarterly in advance and

typically deducted directly from Client's accounts. Our fees are calculated as a percentage of the assets under our management, so our fees will rise and fall with the value of the assets, including cash that we manage for you. As a result, we are economically incented to recommend that you place more assets in your account, because as the value increases, so do our fees. 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.

In addition to our fees, you may be charged transaction fees by your custodian for its services. Clients may also be subject to additional fees such as transfer taxes, SEC fees for sales of securities, as well as exchange traded fund and mutual fund internal management fees. These additional fees have an adverse impact on the value of your portfolio over time. We do not receive any portion of these fees.

For standalone financial planning or other specific analysis needs, fees are agreed upon prior to entering into a Client Service Agreement with a Client. We typically charge an hourly rate of \$250.00 depending on individual Client circumstances. The fee is negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives.

For additional information, please see Item 5 of our Form ADV, Part 2A, available at:

<https://adviserinfo.sec.gov/firm/brochure/164532>

Conversation Starter. 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?*

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 adviser, we are a fiduciary. This means we are legally required to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money could potentially create some conflicts of interest. We strive to minimize any potential conflicts to the best of our ability, but if you have any questions or concerns, please ask us so that we can explain how any potential conflicts might impact you and what steps we take to minimize those conflicts.

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?

Our financial professionals are salaried only employees of Prevail. A financial professional's salary increases based on the number of client relationships and the household assets under management. It is our policy that our financial professionals or any related persons are not allowed to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

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

No. Prevail and its financial professionals have no legal or disciplinary record. Visit www.investor.gov/CRS, for a free and simple search tool to research our firm and our financial professionals.

Additional Information

For additional detailed information about our investment advisory services, a copy of this Relationship Summary, or a copy of our full brochure (Form ADV Part 2A), please contact us at (425) 448-1818 and speak to your advisory professional or our Chief Compliance Officer. You may also visit the SEC's public disclosure website at www.adviserinfo.sec.gov

Conversation Starter. Ask your financial professional:

- *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 the service I am receiving?*