ITEM 1 - INTRODUCTION

Full Circle Wealth LLC is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. One of the requirements of being a Registered Investment Adviser ("RIA") is to produce this Client Relationship Summary.

As an RIA, we do not sell products or accept commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interest. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at www.investor.gov/CRS. This site also provides educational materials about investment advisors, broker-dealers, and investing.

ITEM 2 – RELATIONSHIP & SERVICE

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Portfolio Management: We offer portfolio management services and financial planning services to retail investors. As part of our portfolio management services, we advise based on your investment objectives, risk tolerance, net worth, income, age, investment time horizon, tax situation, and other relevant factors. We continuously monitor your accounts and conduct a review at least annually. You have the option to grant us discretionary or non-discretionary authority via the Client Services Agreement. If you grant us discretionary authority, we make all decisions to buy, sell, or hold securities, cash, or other investments in your account without consulting you first. This discretionary authority includes hiring and firing Third-Party Investment Managers and reallocating assets among them. You may, at any time, revoke this authority or impose reasonable restrictions. If you grant us non-discretionary authority, we will always contact you before implementing any transactions in your account. If deemed appropriate for you, we may manage your account internally or recommend a Third-Party Investment Manager ("TPIM") to manage your account.

Financial Planning: We offer two types of financial planning services: (1) A Financial Planning Preparation where we meet with you and prepare a comprehensive or segmented financial plan based on your current situation, and (2) a Financial Planning Review of your existing financial plan. For the Financial Planning Preparation, you can request a comprehensive financial plan (addressing various areas such as asset protection, business succession, cash flows, education, estate planning, etc.) or a segmented financial plan (focusing on an isolated area of your financial affairs). This is a one-time review, and there are no minimum fees. For Financial Planning Review, your financial plan is reviewed at least semi-annually. You are not obligated to act on our recommendations or implement the financial plan through our firm.

Depending on your specific needs, we may recommend stocks, bonds, ETFs, foreign-issued securities, CDs, life insurance, annuities, options, or any other investment product that may be suitable for you based on your specific circumstances, needs, goals, and objectives. We require a minimum fee of $2,500 per year and a minimum managed account of $250,000 for our portfolio management services, which may be negotiable at our sole discretion.

FOR MORE INFORMATION, PLEASE SEE ITEMS 4 & 7 OF OUR FORM ADV 2A "BROCHURE."

- *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 3A – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Portfolio Management Fees: You will pay an annual fee for our investment services ("Portfolio Management Fee") based on a percentage of the total assets we manage for you based on the fee schedule below. Our maximum advisory fee is 1.50%. The exact advisory fee is outlined in your Client Services Agreement and is negotiable. Portfolio Management Fees are billed quarterly in advance based on the account balance on the first trading day of each quarter. We do not accept solicitor fees. The total fees collected by FullCircle and the Third-Party Investment Manager will not exceed 3% of total assets under management per year.

Financial Planning Fees: The fee for Financial Planning Preparation (for a comprehensive or segmented financial plan) varies, with no minimum requirement. If you select this service, you will be charged either on a fixed or hourly fee basis, which is due in two installments. Fixed fees will usually not exceed $25,000; hourly fees for financial plans are up to $300/hr. The fee for a Financial Planning Review also varies, with a minimum annual fee of $2,500. If you select this service, the annual fee will be charged in 4 equal installments at the end of each quarter.

Other Fees and Costs: You will also pay brokerage commissions, transaction charges, handling fees, Third-Party Investment Manager fees, custodial fees, overlay fees, service charges, ticket charges, and other similar charges incurred with transactions for your Account(s). If a Third-Party Investment Manager manages your assets, you will pay the Third-Party Investment Manager separately based on the agreement you signed with such Third-Party Investment Manager. Third-Party Investment Manager fees, custodial, and overlay fees range from 0.10% to 1%. In addition to the fees described above, you may also pay fees imposed directly by a mutual fund, index fund, or annuity (for example, fund management fees, initial or deferred sales charges, mutual fund sales loads, 12b-1 fees, surrender charges, annuity fees, and other fund expenses.

FOR MORE INFORMATION, PLEASE SEE ITEM 5 OF OUR FORM ADV 2A "BROCHURE."

The fees you pay us create conflicts of interest. For example, we recommend you roll over your retirement plan assets into an account we manage. This recommendation creates a conflict of interest as we will earn a new (or increase our current) advisory fee due to the rollover.

FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 5, 10, 11 & 12 OF OUR FORM ADV 2A "BROCHURE."

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any money you make on your investments over time. Please make sure you understand the fees and costs you are paying.

- *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?*

ITEM 3B – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY & 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, how we make money conflicts with your interests. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means. Whenever any such IARs recommend insurance products, the IAR recommends a product on which he or she will receive a commission. This presents a conflict of interest because our IARs have a financial incentive to recommend these products.

FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 5, 10, 11, 12 & 14 OF OUR FORM ADV PART 2A "BROCHURE."

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our IARs are compensated by salary, incentive pay based on the amount of client assets they manage and/or discretionary bonuses. This presents a conflict of interest in that we have an incentive to encourage you to increase the assets in your account.

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research FullCircle and our financial professionals.

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

ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at www.adviserinfo.sec/gov. Our firm's IARD number is 166695. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at (972) 480-6200.

SUMMARY OF MATERIAL CHANGES

Please note the following changes since the previous version of our Form CRS, dated January 2023:

- March 2024: The Firm is no longer associated with the unaffiliated broker-dealer, Triad Partners.
- January 2023: We revised the terminology used in the CRS to make it more consistent with the language that appears in our Client Services Agreement.