

1776 WEALTH LLC
Client Relationship Summary (“FORM CRS”)
February 2022

I. INTRODUCTION

1776 Wealth LLC is an investment adviser registered with the United States Securities and Exchange Commission (“SEC”) and provides advisory services to individuals, high net worth individuals and non-governmental pension and profit-sharing plans. As an investment adviser, we are compensated for our services by charging a percentage of assets you have under management, hourly charges, and fixed fees. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers and investing. This document is a summary of the services and fees we offer to “retail” investors who are individuals seeking or receiving services primarily for personal or business purposes.

II. RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me? We offer the investment advisory services to retail investors: Financial & Wealth Planning Services, Portfolio Management Services, Pension Consulting Services, Financial Consulting Services, Selection of Other Advisers, Pension Consulting Services, and Family Office Services. Detailed information regarding our services, fees and other disclosures can be found in our Disclosure Brochure which is available at <https://adviserinfo.sec.gov/firm/brochure/286321>.

Account Monitoring: If you establish an investment advisory relationship with our firm, we will monitor your investments at least weekly.

Investment Authority: We manage investment advisory relationships on a *discretionary* basis whereby **we will decide** which investments to buy or sell for your account without contacting you first. We have the discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing us with your restrictions and guidelines in writing. We may also offer *non-discretionary* investment management services whereby we will provide advice, but *you will ultimately decide* which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by us on a non-discretionary basis.

Investment Offerings: We offer advice on equity securities, warrants, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, options contracts on securities and commodities, futures contracts on tangibles, money market funds, real estate, Real Estate Investment Trusts (“REITs”), structured notes, Exchange Traded Funds (“ETFs”), interests in

partnerships investing in real estate oil and gas and directly in private equity. Additionally, we may advise you on various types of investments based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

Account Minimums and Requirements: In general, we require a minimum of \$1,000,000 to establish and maintain an investment advisory account, which may be waived in our discretion.

Key Questions to 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 your licenses, education, and other qualifications?*
- *What do these qualifications mean?*

III. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

- *What fees will I pay?* The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Disclosure Brochure, which is available by contacting us directly. **Asset Based Fees.** Payable quarterly in advance. Since the fees we receive are asset-based (i.e., based on the value of your account), we may have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.
- **Hourly Fees.** Payable upon completion of financial planning services.
- **Fixed Fees.** Payable as invoiced for specific investment advisory services.
- **Other Advisory Fees.** In addition to our fees, we may be compensated by Advisory fees charged by third party money managers, which are separate and distinct from our fees.
- **Assets Held-Away.** Management and investment advisory fees for assets held-away are assessed at the same asset-based fee as your assets held with one of our custodians and subject to our discretion.

Clients pay the following addition fees and/or expenses. Examples of the most common fees and costs that our clients may pay are:

- Custodian fees; Account maintenance fees.
- Fee related to margin transactions.
- Fees related to mutual funds and exchange-traded funds.
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

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.

Key Questions to 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 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 have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create 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.

- *Third-Party Payments:* Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice may present a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- *Affiliations:* Certain persons affiliated with the investment adviser may also be affiliated with outside entities. Please refer to Item 10 of our current ADV Part 2A Disclosure Brochure for additional information. We will recommend that you use the services of our affiliates if appropriate and suitable for your needs and may receive compensation for acting in this capacity. Our advisory services are separate and distinct from the fees paid to our affiliates for their services.

Key Questions to 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? Individual investment advisers receive a portion of the advisory fee based on a structured compensation plan. The Adviser does not offer any proprietary products and does not sponsor any sales contests or place quotas on the individual Investment Advisory Representatives. In certain instances, products offered through outside third-party investment managers may have additional fees and charges which are fully disclosed to the client prior to investing. A portion of those fees and charges may be used to compensate the individual Investment Advisory Representative.

IV. DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

V. ADDITIONAL INFORMATION

You can find additional information about our investment advisory services on 1776 Wealth LLC's website. You can request up to date information, a copy of our relationship summary, or any other information by contacting us at 678.257.2730 or completing our online contact form at <https://www.1776wealth.com/contact>.

Key Questions to 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 how this person is treating me?*