

Customer Relationship Summary (Form CRS)

February 25, 2025

<p>Item 1: Introduction</p>	<p>SNC Wealth Management, LLC (“we” or “the Adviser”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser.</p> <p>It is important for you to understand the difference in fees and services between brokerage firms and investment advisers.</p> <p><i>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.</i></p>
<p>Item 2: What investment services and advice can you provide me?</p>	<p>We offer asset management and financial advice to individuals, institutions, and corporations. Our investment advisory services are provided through various types of discretionary and non-discretionary accounts pursuant to an Investment Advisory Agreement (“IAA”), which is tailored to specific needs, goals, and objectives of each client. If we service you on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments recommended by us. We also furnish family office advice to clients on matters not involving securities, such as financial planning matters, retirement planning, real estate planning, trust services that often include real estate planning and educational services. The minimum dollar value for establishing an account is generally \$500,000, although initial investments of a lesser amount may be accepted at our discretion.</p> <p>There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. You select a brokerage firm or bank to handle your security purchases and hold your assets in safekeeping. Please ask us for more information.</p> <p><i>Refer to our Form ADV Part 2A Brochure (Item 4- Advisory Business and Item 7- Types of Clients) Investment Adviser Firm (sec.gov) for more detailed information. document available upon your request at nicole@sncwm.com</i></p> <p>Conversation Starters - Questions you may wish to ask your financial professional:</p> <ul style="list-style-type: none"> ✓ Given my financial situation, should I choose a brokerage service? Should I choose an advisory service? Should I choose both types of services? Why or why not? ✓ How will you choose investments to recommend to me? ✓ What is your relevant experience, including our licenses, education, and other qualifications? What do these qualifications mean?
<p>Item 3A: What fees will I pay?</p>	<p>For all advisory accounts, we charge management fees that typically range from 0.50% to 2%, annually, of the market value of your account. Management fees are negotiable, vary due to account size and other factors, and are typically payable quarterly in arrears. Generally, you provide us with authorization to debit your account for the corresponding fee on a quarterly basis, using the average value of the account as of the last day of each month during the quarter. Fees for Family Office Services and other non-discretionary programs may be billed to you, although frequently you pre-authorize your custodians to automatically deduct the fees from your account and make payment to us.</p> <p>Other Fees and Costs</p> <p>Additionally, you will incur certain charges imposed by custodians, brokers, and other third parties such as fees charged by fund managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic funds fees, and other fees and taxes on brokerage account and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus.</p>

	<p>You will pay advisory 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><i>Refer to our Form ADV Part 2A Brochure (Item 5- Fees and Compensation) for more detailed information.</i></p> <p><i>Conversation Starters - Questions you may wish to ask your financial professional:</i></p> <ul style="list-style-type: none"> ✓ <i>Help me understand how these fees and costs might affect my investments.</i> ✓ <i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>
<p>Item 3B: What are your legal obligations to me when providing recommendations as my broker-dealer?</p> <p>How else does the firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we must 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 interest. You should understand and ask us about these conflicts because they can affect the investment advice provided to you. Here are some examples to help you understand what this means.</p> <p>Our employees and their family members can recommend or invest in securities in which our related persons or affiliate, directly or indirectly, has a position or material financial interest. Similarly, we and our related persons can buy or sell for ourselves securities that we also recommend to you. Such transactions can include trading in securities in a manner inconsistent with the advice given to you. In certain instances, the results of the investment activities of our associated or related persons for their accounts can differ from the results achieved by or for the account we manage for you. We have policies and procedures to monitor the potential conflicts disclosed above.</p> <p>We render only disinterested and impartial advice to clients, and we are responsible for recommending investments based on your financial profile and objectives.</p> <p><i>Refer to our Form ADV Part 2A Brochure (Item 10- Other Financial Industry Activities and Affiliations) for more detailed information.</i></p> <p><i>Conversation Starters - Questions you may wish to ask your financial professional:</i></p> <ul style="list-style-type: none"> ✓ <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>Item 3C: How do your financial professionals make money?</p>	<p>Neither we nor any of our supervised persons (employees) accept compensation for the sale of securities or other investment products. Our financial professionals are solely compensated on a salary basis.</p> <p><i>For additional information about compensation paid to our financial professionals, please see your financial professionals ADV Part 2B – Brochure Supplement.</i></p>
<p>Item 4: Do you or your financial professionals have legal or disciplinary history?</p>	<p>No, We do not, as noted on Form ADV Part 1, Item 11.</p> <p><i>Visit Investor.gov/CRS for a free and simple search tool to research our firm and its investment advisor representatives.</i></p>
<p>Item 5: Where can I find additional information?</p>	<p>For additional information about our services, up-to-date information or to request a copy of this Relationship Summary (Form CRS), please contact us at us in writing at 25 Sullivan St., Plainsboro NJ 08536 or by calling our firm at (908) 510-3072.</p> <p><i>Conversation Starters - Questions you may wish to ask your financial professional:</i></p> <ul style="list-style-type: none"> ✓ <i>Who is my primary contact person?</i> ✓ <i>Is he or she a representative of a broker-dealer or an investment adviser?</i> ✓ <i>Whom can I talk to if I have concerns about how this person is treating me?</i>