

FORM CRS – CLIENT RELATIONSHIP SUMMARY

PMC WEALTH, LLC

July 31, 2025

PMC Wealth, LLC (“PMC Wealth”, “Firm”, “we”, “our”, or “us”) is an investment advisory firm registered with the U.S. Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at 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?

For retail clients, we offer investment advisory services. These include subscription-based financial advisory services that cover the following areas based on your needs: (i) foundational financial planning, (ii) advanced financial planning (insurance & retirement), (iii) holistic planning (estate, tax, and legacy), (iv) investment advice, (v) cash management, (vi) portfolio management (both discretionary and non-discretionary), and/or (vii) consultation services (working with outside professionals for your tax and estate planning needs). We provide most of these services on a non-discretionary basis. Non-discretionary means we provide financial and/or investment recommendations to you, and you make the ultimate decision of whether to implement the recommendation, including the purchase or sale of securities. You are free at all times to accept or reject any of our recommendations. For discretionary investment management, we have the authority, without consulting with you first, to decide the type and amount of securities to be bought or sold for your account and when to invest. We maintain this discretionary authority until it is revoked by you (e.g., by termination of our agreement). You can select the areas of service you want us to provide. We based our recommendations on your individual objectives, time horizons, risk tolerance and

restrictions, along with other information we deem important in order to provide you with customized and suitable advice. For portfolio management, we offer customized portfolio construction and model portfolio management. We also offer a cash management service. As part of our portfolio management services, we monitor portfolio management accounts on an ongoing basis and rebalance or reallocate assets in response to market developments, economic indicators, and other relevant factors. Investments can include, but are not limited to, mutual funds, exchange-traded funds (ETFs), individual securities, or third-party managed strategies, where appropriate. Alternative investments also will be considered, where appropriate and suitable. PMC Wealth does not require a minimum portfolio size or initial investment to open an account. We require clients to enter into one or more written agreements with us. For further information about our services and advice please read Items 4, 7, 8, & 13 of our Form ADV Part 2A disclosure brochure. Click [here](#)

Ask one of our financial professionals the following questions:

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?

for a copy or call us at (716) 425-8800.

What fees will I pay?

For our subscription services, we offer three membership tiers designed to align services with our level of financial complexity and engagement needs. Each membership tier consists of a one-time onboard fee ranging from \$350 to \$2,500, and a flat monthly fee ranging from \$47 to \$997 a month. Subscription service fees are payable in advance. We also offer hourly fees for certain standalone or one-time projects, which range from \$125 to \$375 per hour depending on who provides the services. For portfolio management, we charge an annual tiered fee, which is billed monthly in arrears and based on a percentage of the assets (including cash and cash equivalents) in your account. For customized portfolio management, the tiers are 0.80% for first \$999,999, 0.70% for next \$4 million, 0.60% for next \$5 million, and 0.50% for amounts over \$10 million. For model portfolio management, the tiers are 0.40% for first \$999,999, 0.35% for next \$4 million, 0.30% for next \$5 million, and 0.25% for amounts over \$10 million. For fixed income-only portfolios, the tiers are 0.40% for first \$999,999, 0.30% for next \$4 million, 0.25% for next \$5 million, and 0.20% for amounts over \$10 million. For holistic cash management services, we also charge an annual tiered fee, which is billed monthly in arrears and based on a percentage of the assets (including cash and cash equivalents) in your account. The tiers are 0.25% for first \$999,999, 0.15% for next \$4 million, 0.10% for next \$5 million, and 0.05% for amounts over \$10 million. Asset-based fees create a conflict of interest since the more assets there are in your account, the more you will pay in fees, therefore, we have an incentive to encourage you to increase the assets in your

managed accounts. We do not charge a minimum fee, but we reserve the right to charge different (both higher and lower) fee structures to certain clients than described above. Also, you will pay additional fees to third parties in connection with your managed account, which can include (as applicable), management fees, custodian fees, transaction costs/commissions, fees associated with mutual funds (e.g., 12b-1 fees) and other investment products, and transfer taxes. 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. *More detailed information about our fees and other costs associated with investing, along with applicable conflicts, can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or call us at (716) 425-8800.*

Ask one of our financial professionals the following questions:

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?

Ask one of our financial professionals the following questions:

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

*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 examples to help you understand what this means. **Third Party Payments:** Certain of our financial professionals are licensed insurance agents. When one of our financial professionals*

*recommend insurance to you and you purchase such insurance, the financial professional will earn commission-based compensation. Insurance commissions are separate from and in addition to advisory services and fees. Receipt of commission-based compensation presents a conflict of interest because our personnel who are also licensed insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than making recommendations based solely on your needs. In addition, certain PMC Wealth financial professionals are employed by, and receive compensation from, Private Money Club, an affiliate of PMC Wealth's parent company, PMC Holdings, LLC. *More detailed information about our conflicts of interest can be found in Items 4, 5, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or call us at (716) 425-8800.**

How do your financial professionals make money?

Each PMC Wealth financial professional is paid a salary and a discretionary bonus. Neither the salary nor bonus is based on or tied to the number of clients that have been referred to PMC Wealth or the types of investment products we recommend to clients. Also, as mentioned above, certain financial professionals are licensed insurance agents and receive commissions for selling insurance. *Additional information about the compensation received by professionals and any related conflicts of interest are outlined in each professional's Form ADV Part 2B, which can be obtained by calling us at (716) 425-8800.*

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

No. Please go to Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask one of our financial professionals the following questions:

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

Additional Information

You can obtain additional information and/or request a copy of this Form CRS by clicking [here](#) or by calling us at (716) 425-8800.

Ask one of our financial professionals the following questions:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?

Who can I talk to if I have concerns about how the person is treating me?