

FNEX Wealth, LLC

March 17, 2025

FORM CRS

FNEX Wealth, LLC is registered with the SEC 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Portfolio Management Services**. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure Items 4, 5, 8 and 16 by clicking this link: [Adviser Info SEC](#)

Account Monitoring If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis.

Investment Authority We manage investment accounts on a **discretionary** basis whereby **we will decide** investments to buy or sell for your account. You may limit our discretionary authority to non-discretionary (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements We require a minimum account size of \$ 50,000; however this minimum account size may be waived at our sole 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?

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 Form ADV Part 2A Brochure by clicking this link: [Adviser Info SEC](#).

In addition to our principal fee, there are other Examples of the most common fees and costs that may be applicable to our clients that include:

- Custodian fees;
- Account maintenance fees;
- 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 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 some examples to help you understand what this means.

Our fees vary depending on the amount of assets we manage for you and the services you receive. Larger asset relationships tend to pay a lower fee percentage, though total dollar amounts may be higher. The more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. This also means we both benefit from better investment performance. For hourly fee arrangements, each additional hour (or portion therefore) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Asset management fees are charged as a percentage of your assets and will be charged one quarter in advance. The initial quarter's fee will be pro-rated, based on the value of your account at inception.

Each calendar quarter thereafter, your fee will be based on the market value of your accounts as of the end of the prior quarter. You pay our fees for oversight, management, and financial planning, as applicable, even if you do not have any transactions in a given period. The advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure. For detailed information, refer to our Form ADV Part 2A Brochure by clicking this link: [Adviser Info SEC](#).

We do not make any money from our investment advisory services except as described above.

Refer to our Form ADV Part 2A Brochure to help you understand what conflicts exist by clicking this link: [Adviser Info SEC](#).

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?

Our Company and the financial professional(s) servicing your account(s) are compensated with salary based on the amount of client assets they service.

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?

You can find additional information about your investment advisory services and request a copy of the relationship summary at 888-580-2588 or review Form ADV Part 2A Brochure by clicking this link: [Adviser Info SEC](#).

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?