
Introduction

SA Wealth Management LLC utilizes the marketing name STEINBERG ANNA Wealth Management ("SA") and is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. 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.

What investment services and advice can you provide me?

SA provides investment advisory services. Specifically, asset management services are provided on a discretionary basis. This means we will not seek specific approval of changes to client accounts. In limited circumstances, SA may provide asset management services on a non-discretionary basis which means while SA will make recommendations, the retail investor makes the ultimate decision regarding the purchase or sale of investments. SA does select certain third-party managers manage a portion of client assets when appropriate. Accounts are monitored on a regular and continuous basis as part of SA's standard investment advisory services. We do not offer financial planning or wrap fee programs. SA does not limit investment offerings and does not have a minimum amount of assets to open an account.

SA also provides educational participant services to retirement plans for business entities. We educate individual participants on how the plan works and can review the investment choices with them. We also work with plan sponsors to assist them in selecting investments to offer in the plan as well as assisting plan sponsors in evaluating providers.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients.

Conversation Starters:

- ? "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?

SA charges asset management fees as follows:

- An annual percentage of the assets under management ranging from 0.00% to 1.75% based on the net market value of a client's account managed by SA. This fee is charged monthly in advance and has a potential conflict of interest where the more money you have in the account the more money SA can make.
- On a limited basis, SA will charge a fixed fee for asset management services ranging from \$500 to \$20,000 as determined in the sole discretion of SA and mutually agreed upon with the client. This fee is an annual fee collected quarterly and has a potential conflict of interest where despite the value of the account you are paying a set fee to SA.
- SA retirement plan fees generally range from 0.15% to 1.50% per annum of the total plan assets. These fees are paid quarterly and has a potential conflict of interest where the more money you have in the account the more money SA can make.

There are a number of other fees that can be associated with holding and investing in securities such as custodian fees, account maintenance fees, mutual fund and ETF expenses, transaction fees, third party manager fees and product level fees. These fees are not included in and are in addition to your asset management fee paid to SA. 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.

June 3, 2025

For more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

Conversation Starters:

? “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.

Certain professionals of SA are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for SA clients and receive commissions in their capacity as insurance agents. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client’s needs, creating a conflict of interest. Additionally, SA receives a share of the profits generated by third party managers when SA recommends clients to use their management platforms. SA attempts to mitigate these conflicts of interest by disclosing the conflicts to clients and requiring employees to acknowledge in the firm’s Code of Ethics, their individual fiduciary duty to the clients of SA, which requires that employees put the interests of clients ahead of their own.

For more specific information regarding compensation and conflicts, please refer to our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations.

Conversation Starters:

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

How do your financial professionals make money?

SA financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs. SA has an incentive to encourage you to increase your assets in your account because the more assets in your account, the more SA will make in fees creating a conflict of interest for SA. Additionally, SA receives a share of the profits generated by third party managers when SA recommends clients to use their management platforms.

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

Yes, our financial professionals have legal and disciplinary history. Visit www.investor.gov/CRS, for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

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

Additional Information

Additional information about our investment advisory services can be found at www.steinberganna.com and in our ADV Part 2A Firm Brochure. A copy of our relationship summary can also be requested by calling (631) 271-6160.

Conversation Starters:

? “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?”