



FORM CRS- A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH PRESTIGE WEALTH MANAGEMENT

June 18, 2025

ITEM 1 – INTRODUCTION

Prestige Wealth Management, (“PWM” or “Firm”), is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

PWM offers investment advisory and financial planning services to the following types of clients: individuals, high net-worth individuals, trusts, estates, charitable organizations, and corporations. We do not impose a minimum account value to initiate our Firm’s advisory and money management services. PWM manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. If deemed appropriate, our Firm may utilize an independent third-party money manager (“TPMM”) to implement strategies and manage your account. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s standard advisory services. Our Firm offers financial planning services and provides strategies to address the client’s holistic financial picture. PWM uses unaffiliated third-party estate planning providers (“Estate Providers”) to furnish an estate planning solution that allows clients to create, manage and administrate estate plans. We also provide clients investment consulting on a more-limited basis on one-or-more isolated areas of concern.

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?

[FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 7, 8, 13, & 16](#)

ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

PWM charges a fee as compensation for providing Investment Management Services and charges a fee as a percentage of assets under management. All of our advisory clients are managed in our Wrap Fee Program which is an all-inclusive fee option. This means your advisory fee covers all retirement and financial planning advice, program transaction fees, including ticket charges, and other charges for trading and custody. Fees are assessed on all assets under management, including securities, cash and money market balances. Unmanaged assets are “not” included in the assets under management for billing purposes. The account fee charged to the client for each advisory program is negotiable. Our maximum annual advisory fee for accounts will not exceed 2.50%. This fee also includes any applicable TPMM fees. Financial planning services are included within the Firm’s investment advisory services for no additional fee. For Stand-alone or on-going financial planning, fees may vary based on the extent and complexity of your individual or family circumstances and the amount of your assets under our management. Stand-alone financial planning fees are fixed and range from \$500 to \$5,000. On-going, subscription based financial planning service fees are \$100 - \$600 monthly. Our fee will be agreed in advance of services being performed. We have an incentive to increase your assets under our management over time to increase our fee over time. 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. In addition to the advisory fees paid to our Firm, clients also incur certain charges imposed by other third parties, such as broker-dealers, trust companies, banks, and other financial institutions (collectively “Financial Institutions”).

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?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5](#)

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. We believe focusing our attention and internal incentives on the long-term success of all our clients, along with providing full transparency on our fees and conflicts of interest, is the best path to meeting our fiduciary duty. 1) Our management fees increase when assets under our management increase. This incentivizes us to encourage you to invest more of your assets with us. 2) Our management fees decrease when assets under our management decrease. This incentivizes us to discourage you from reducing your assets under management with us. 3) Our Firm receives services at no cost or at a discounted cost from the custodians where our Firm's client assets are held. These services range from receiving data on our clients' accounts to business consulting services. This incentivizes us to work with custodian firms that provide the most attractive services to us, even if they do not benefit you directly. 4) Some of our Financial Professionals are insurance-licensed and receive compensation (commissions, trails, or other compensation from the respective insurance products) as a result of effecting insurance transactions for clients. Our Firm received an economic benefit from AEWM in the form of a loan. Receipt of the loan, in whole or in part, is conditioned on PWM remaining affiliated with AEWM and is based on the majority of our Firm's client assets being maintained with AEWM and as such, our representatives have a financial incentive to recommend that its clients maintain their accounts with AEWM. We recognize the fiduciary responsibility to place the client's interests first and have established policies in this regard to mitigate any conflicts of interest.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14](#)

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. No supervised person is compensated by performance-based fees. Performance-based fees may create an incentive for the advisor to recommend an investment that may carry a higher degree of risk. Some of our Financial Professionals are insurance-licensed and receive commissions, trails, or other compensation through various carriers. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14](#)

ITEM 4 - DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our Financial Professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9](#)

ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our Firm's IARD number is: 336264. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 817-637-8121.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

MATERIAL CHANGES

June 18, 2025: Item 3 was updated to correct a previous amendment. All of our advisory clients are managed in our Wrap Fee Program which is an all-inclusive fee option. This means your advisory fee covers all retirement and financial planning advice, program transaction fees, including ticket charges, and other charges for trading and custody.