

CrossGen Wealth, LLC - Customer Relationship Summary (Form CRS)

November 21, 2025

CrossGen Wealth, LLC (“CGW”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: Investor.gov/CRS. This website also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our firm offers include portfolio management, financial planning services, and may select other advisors for retail investors. Portfolio management services are offered on a *discretionary* basis. *Discretionary authority* means that we can make changes to your portfolio without first obtaining your express prior permission. We regularly monitor your investment accounts and make investment changes when necessary. Our Firm will conduct a formal review with all clients at least annually. We will provide a detailed financial plan for clients who request such a plan. Our firm does require a minimum account size of \$500,000. At our discretion, we reserve the right to waive this minimum account size. We do not offer any proprietary products. When you participate in one of the AMS Managed Programs, you are assessed an all-inclusive wrap fee for advisory and brokerage services.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act in your benefit.

You can find a more detailed description of our services in our [Form ADV Part 2A](#), specifically in Items 4 and 7.

CONVERSATION STARTERS, 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?

Our portfolio management fees are based on a percentage of assets under management and are generally subject to a maximum fee of 2%, depending on the level of engagement. Asset Management fees are paid quarterly in advance and debited to your account. The actual fee charged to a particular client is disclosed in the investment advisory agreement entered between the Adviser and each client. Factors considered in determining the fees charged generally include but are not limited to the complexity of the client’s portfolio; assets to be placed under management; anticipated future assets; related accounts; portfolio style; account composition; or other special circumstances or requirements. This investment advisory fee generally is deducted directly from each client’s account.

All fees paid to Adviser for investment advisory services will include the expenses charged by third-party managers. These fees and expenses are described to the client in separate disclosures when the third-party manager is selected for each client.

Unless enrolled in a wrap free program, described in more detail in our ADV Part 2A Brochure, the client is responsible for all custodial and securities execution fees charged by the custodian and executing broker dealer. Fees paid to CGW are separate and distinct from the custodian and execution fees. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange-traded funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders.

We charge a fixed fee for financial planning services. The exact fixed fees for financial planning services offered by the firm will be determined in advance based on the agreement between the client and the firm and based on the information provided by the client at that time or the complexity of the plan. We reserve the right to charge hourly fees on top of the financial planning fee depending on the complexity of the plan. Fees may be waived or reduced at CGWs discretion.

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. You can find more detailed information about fees in our [Form ADV Part 2A](#), specifically Item 5.

CONVERSATION STARTERS, 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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates a conflict with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is one example to help you understand what this means.

1. Example: CGW and its investment adviser representatives receive compensation based on a percentage of your assets under management. As the value of your assets under management increase, total compensation you pay to CGW and its representatives also increases. However, if your account value decreases, you will still pay a fee to CGW and its representatives.
2. Example: Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional may offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

CONVERSATION STARTER, ask your financial professional:

- *HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?*

You can find more detailed information about fees in our [Form ADV Part 2A](#), specifically Items 5 and 10.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid a portion of the fee we charge you after our expenses are paid. Each individual may receive a percentage of the fee you pay based on their participation in servicing and advising your accounts.

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

No, our Advisory Affiliates and firm does not have a disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER, ask your financial professional:

- *AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?*

ADDITIONAL INFORMATION

Additional information about CGW is available on the SEC's website at www.adviserinfo.sec.gov. You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling: 252-262-7301

CONVERSATION STARTER, 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?*