

**Designed Wealth USA Ltd.**  
**July 31, 2025**  
**FORM CRS**

Designed Wealth USA Ltd. is registered with the Securities and Exchange Commission 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://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. This service includes portfolio management.

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

**Investment Authority** - We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (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. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings** - We primarily offer advice on exchange-traded funds ("ETF's") and mutual funds. We may also offer advice on equity securities, commercial paper, certificates of deposit, municipal securities, United States government securities, options contracts on securities, money market funds, REITs, leveraged ETFs. Additionally, we may advise you on various types of investments based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

**Account Minimums and Requirements** - In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/summary/337487>.

**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:

**Asset Based Fees** - Our asset-based fees for portfolio management services is billed and payable, monthly in arrears, based on the balance at the end of the billing period. Our advisory fee ranges from 1.00% to 2.00% depending upon the market value of your assets under our management, the type of complexity of the asset management services provides, as well as the level of administration requested either directly or assumed by the client. Our advisory fee is negotiable, depending on individual client circumstances. We have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.

**Other Fees and Costs** - In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative and maintenance fees, fees and expenses related to mutual funds and exchange traded funds, applicable securities transaction fees, and other product-level fees associated with your investments.

**Additional Information** - 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.

For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/summary/337487>.

**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:

- We are affiliated with Designed Securities Ltd., Inclusive Holdings Ltd., Inclusive Insurance Ltd., Inclusive Account Professional Corporation, and Inclusive Law through common control and ownership. Designed Wealth USA Ltd. is separate and distinct from Designed Securities Ltd., Inclusive Holdings Ltd., Inclusive Insurance Ltd., Inclusive Account Professional Corporation, and Inclusive Law. Referral arrangements with an affiliated entity presents a conflict of interest for us because we may have a direct or indirect financial incentive to recommend an affiliated firm's services. You are under no obligation to use the services of any firm we recommend, whether common control or otherwise, and may obtain comparable services and/or lower fees through other firms.
- When we utilize the Sub-Advisory services of SEI Investments Management Corporation ("SIMC") to manage your account, SEI Private Trust Company ("SPTC"), an affiliate of SIMC, serves as custodian for each SIMC account. Accounts held at SPTC are billed monthly in arrears. SIMC fee is calculated based on the balance at end of billing period. Unless otherwise specified in the advisory agreement, our fees will be automatically debited from your investment account. All fees paid to our firm for advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders, or those charged to clients by product sponsors or by qualified custodians and sub-advisors. Qualified custodians, such as SPTC, also charge our clients fees for their services. Fees charged by SPTC differ and their fees may be higher or lower than at other qualified custodians.
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/summary/337487> to help you understand what conflicts exist.

**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?**

The financial professionals servicing your account(s) compensation is fee-based and based on a percentage of your assets under management. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, which can limit the financial professionals' availability from time to time.

**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](http://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 705-930-1218 or click the link provided <https://adviserinfo.sec.gov/firm/summary/337487>.

**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?**