

Cardone Wealth Advisors, LLC
Form CRS Client Relationship Summary
September 25, 2025

Item 1: Introduction

Formed in 2025, Cardone Wealth Advisors, LLC (the “Firm,” “we,” or “us”) is a registered investment adviser with the U.S. Securities and Exchange Commission (“SEC”). The Firm is wholly owned by Cardone Training Technologies, Inc., a privately held company principally owned and controlled by Grant T. Cardone. We offer financial planning services to retail investors (each a “Client” or “you”) which includes working with you in such areas as asset allocation, portfolio reviews, cash flow and budgeting, retirement planning, real estate analysis, risk management and estate planning, and other, related consulting services where permitted by firm registration. There is a difference between brokerage and investment advisory services and the fees associated with each. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. This website 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?

Our investment advisory representatives are Certified Financial Planners (“CFP®s”) who provide Clients with financial planning and/or consulting services by phone, chat or video chat (“Services”). These Services are governed by a Financial Planning Agreement and may include asset allocation advice, portfolio review, employment benefits planning, goal-specific planning and investing (such as retirement planning, education planning, home buying, etc.), cash flow analysis, real estate analysis, risk management, tax strategies, estate planning, or other related needs as Clients may request.

Investment consultation may result in providing information on the types of investment vehicles available, employee stock options, investment analysis and strategies and asset selection. Our CFP®s may also assist Clients in establishing their own investment account at a selected broker/dealer or custodian of the Client’s choosing, however we do not monitor Client accounts on an ongoing basis. Clients retain absolute discretion over the implementation of the financial plan, including selection of custodians, third party managers, security types, and other implementation decisions. Clients are free to accept or reject any recommendation set forth in the financial plan.

We do not impose account or asset pool minimums when providing financial planning services.

For additional information about our services, please see Items 4, 7 and 8 of our Form ADV Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/337559>.

Conversation Starter: We encourage you 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?*

Item 3 – Fees, Costs, Conflicts, and Standard or Conduct

What fees will I pay?

We charge a flat fee of \$4,800 at the start of the initial engagement, which is considered the Year 1 financial planning fee. Year 1 financial planning fees for those Clients who come to us from our affiliated entity are paid by our parent company. If the Client renews the Financial Planning Agreement after Year 1, an annual flat fee of \$4,800 will be assessed each renewal year. Clients who require any additional assistance or further services outside the scope of engagement may be billed separately and those services will be charged on an hourly basis or an agreed upon fixed fee. Our current hourly rate is \$500, assessed in 30-minute increments, while a partial increment will be treated as a whole (i.e., 15 minutes will be billed as if it were 30 minutes). Clients should consult their Financial Planning Agreement for details.

In addition to the fees listed above, there will likely be fees and costs associated with the implementation of our financial planning recommendations. Examples of the most common additional fees and costs include custodial, brokerage, investment management fees and product fees. Product fees include the investment management and operating fees of mutual funds, exchange-traded funds and other similar products. These fees are separate from the fees assessed by us. Furthermore, if you choose to engage other professionals to assist in the implementation of your financial plan, you will also be responsible for their fees such as those charged by lawyers and accountants.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments. Please make sure you understand what fees and costs you are paying. For additional information about our services, please see Item 5 of our Form ADV Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/337559>.

Conversation Starter: We encourage you 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 as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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: (a) we permit our employees to buy and sell the same securities that we may recommend within your financial plan; and (b) we make money when our parent company sells a package of services that includes an option to obtain a financial plan, and you exercise that option.

For additional information about conflicts and how we mitigate them, please see Items 5, 6, 12 and 14 of our Form ADV Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/337559>.

Conversation Starter: We encourage you 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 financial professionals receive a standard base salary and an opportunity for a bonus which considers factors such as market rate for the role and expertise, overall Firm revenue, new assets, retained assets, contributions to our culture, and business strength. Our financial professionals' compensation incentives, demand on their time, and personal investing activities may raise conflicts with your investment needs and the services we provide. Our financial professionals do not receive compensation for selling any products.

Item 4: Disciplinary History

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

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research the firm and our financial professionals.

Conversation Starter: We encourage you to ask your financial professional:

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

Item 5: Additional Information

For up-to-date information, a copy of this Form CRS, or our Form ADV Part 2A, please call (310) 777-0255.

Conversation Starter: We encourage you 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?*