



February 2, 2026

Form CRS: Client Relationship Summary

Item 1: Introduction

Colucci Wealth Management LLC (the “Firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple online tools can help you understand those differences and allow you to research firms and financial professionals at the SEC’s investor education website (www.investor.gov/CRS).

For more information about us, visit www.adviserinfo.sec.gov.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services, which include financial planning as well as discretionary and non-discretionary investment management services. These services can be offered to our clients as part of a comprehensive wealth management service offering. If you open an advisory account with us, we will meet with you to evaluate your specific risk tolerance, time horizon, liquidity constraints, and other related factors before making investment recommendations to you.

When we manage your assets on a discretionary basis, we have the authority to make investment decisions and buy and sell securities on your behalf without asking you in advance. When we manage your assets on a non-discretionary basis, we are required to obtain your consent prior to implementing our recommendations. For certain assets not held by a custodian we work with (such as assets held in a 401(k) plan), we will make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments.

Our investment advice focuses on investments in individual stocks and bonds, exchange-traded funds, and options although we may utilize other investments as appropriate for clients. We monitor your investments on an ongoing basis, and account reviews are conducted at least once a year. Generally, we require a minimum portfolio size of \$1,000,000 to work with us, but we reserve the right to waive this requirement.

For more information about our services, please review Item 4 of our disclosure brochure, which can be found at www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us to learn more about our services:

- 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 of Conduct

What fees will I pay?

For our investment management and wealth management services, the Firm charges you fees based on the amount of assets we manage or advise on your behalf. We charge those fees at the end of each quarter based on the market value of your assets at the end of such quarter. We will generally deduct our fees directly from your account. The more assets there are in your advisory account, the more you will pay in fees, and the Firm has an incentive to increase the assets we manage or advise on your behalf. For stand-alone financial planning services, we charge an initial retainer and, as applicable, hourly fees.

In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you, which could include securities brokerage commissions, mark-ups and mark-downs on fixed-income transactions, and other transaction costs; custodial fees; reporting charges; margin costs; charges imposed directly by a mutual fund, ETF, or other fund in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees, distribution fees, and other fund expenses); deferred sales charges; odd-lot differentials; transfer taxes; wire transfer and electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions.

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 more information about the fees and expenses you could pay in connection with our services, please review Item 5 of our disclosure brochure, which can be found at www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us about our fees:

- Help me understand how your 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. For instance, we have an incentive to recommend insurance products to you in the course of providing advisory services to you as recommending insurance products could increase the overall compensation payable to our personnel who are licensed insurance agents.

Conversation Starters: Here are some additional questions you can ask us about the conflicts of interest we face:

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

For more information about the conflicts of interest we face when rendering services to you, please visit www.adviserinfo.sec.gov.

How do your financial professionals make money?

Our personnel may be paid with salary, bonuses, and/or distributions of company profits, as applicable. Our financial professionals are not compensated based on either the fees we earn from their advisory services or recommendations, or the time and complexity required to meet a client's needs. Our financial professionals are not compensated based on the products they sell. Our financial professionals do not receive any transaction-based compensation.

Item 4: Disciplinary History

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

No. To learn more about the Firm's investment professionals, please visit the free and simple online search tool available at www.investor.gov/CRS.

Conversation Starters: Here are some additional questions you can ask us about our disciplinary history:

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

Item 5: Additional Information

For more information about our services and fees, please visit www.adviserinfo.sec.gov. To request up-to-date information and/or a copy of our relationship summary, please call us at (914) 263-4996.

Conversation Starters: Here are some additional questions you can ask us if you need to reach us:

- 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?