Access Wealth Management, LLC ("AWM")

Our firm is registered with the US Securities and Exchange Commission (the "SEC") as an Investment Adviser.

You have a choice among different types of financial services professionals to assist you with your financial needs. These professionals offer a variety of services and fee arrangements. It is important for you to understand the differences between the services offered, such as the difference between brokerage and investment advisory services, so that you can make an informed decision. This Summary is designed to help you understand the types of financial services our firm can provide you and the fees we charge for those services. The SEC also provides free and simple tools that allow you to research firms and financial professionals at www.investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers and investing.

What Investment Services and Advice Can You Provide Me?
At AWM, we provide investment advisory services to our retail investors. We offer both limited and comprehensive financial planning. Plans are updated annually or as needed based on your changing financial circumstances. We provide portfolio management services in order to implement the investment plan that we develop together with you by investing your assets according to the plan. For this service, we require a minimum investment portfolio of $1,000,000. Most often we will recommend using one or more Separate Account Managers (each a "Manager") to meet your needs and investment objectives. As part of our standard services, we monitor our recommended Managers quarterly to ensure each one is still performing as we expect. In addition to the brokerage statement that you receive from Charles Schwab & Co., Inc. ("Schwab"), we provide you a detailed portfolio report on a quarterly basis. In addition to regular calls with clients, we like to meet in person or by phone with each of our clients at least annually to review your investment portfolio in detail, with interim reviews and updates any time life changes or market conditions call for it.

Most of our clients engage us for discretionary portfolio management. This means that once we agree on an investment plan for your portfolio, we will actively manage your account(s) without contacting you to discuss each investment decision. You may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the sale of highly appreciated stocks. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio.

If you choose a non-discretionary relationship, you will ultimately make the final decision regarding every investment decision; you will have to provide your approval for each transaction in your account(s). While we are happy to accommodate this arrangement, you should know that this can have an impact on our ability to manage your account(s) efficiently and may result in delays in implementing our advice. By signing our advisory agreement, you will choose whether to give us discretionary or non-discretionary authority, which will be in effect until either you or we terminate that agreement. By signing our advisory agreement, you will choose whether to give us discretionary or non-discretionary authority, which will be in effect until either you or we terminate that agreement.

More information is available in our Form ADV Part 2A (our "Brochure"), in Items 4 and 7; please click here for a link to our Brochure or call our office to have a copy sent to you. Here are some questions you might want to discuss with us in more detail:

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?
Fees and costs will affect the value of your portfolio over time. Our primary source of compensation is the fees we charge for advisory services. Portfolio management fees are calculated as a percentage of the assets we manage for you and are billed quarterly in advance. This type of fee arrangement provides an incentive for us to encourage you to deposit more assets in your account, which would increase our fees. Fees for non-discretionary consulting advice regarding private fund investments and 401(k) accounts will be assessed an annual fixed fee.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account) and mutual fund internal expenses. 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. **More information is available in our Form ADV Part 2A, in Item 5 (see link above)**, and we are happy to discuss fee arrangements in more detail with you. For example, you might want to ask:

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 interests and not put our interests 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 to you. Here are some examples to help you understand what this means.

As described in detail in Item 12 of our Form ADV Part 2A (linked above), we recommend that you hold your account(s) at Schwab. Schwab offers an adviser-based program. We receive benefits from our participation in this program, which provides an incentive for us to encourage you to keep your account(s) at Schwab.

As a registered investment adviser, we are held to what is known as a fiduciary standard, which covers our entire investment advisory relationship with you. As a fiduciary, we must eliminate any conflicts of interest or tell you about them in a way you can understand, so that you can decide whether to agree to them. One conflict that we have is that our affiliate, Access Real Estate, LLC, manages pooled investment vehicles (the "Funds") that we recommend to clients when appropriate for client circumstances. Because of our affiliation with Access Real Estate, LLC, we have a financial incentive to encourage clients to invest in the affiliated funds. To continue this conversation, you might want to ask:

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

How do your financial professionals make money?

Our financial professionals are paid a salary and are also eligible to receive bonuses based on overall profitability of the firm. Financial professionals who are also owners may also receive their share of corporate distributions. This type of fee arrangement provides an incentive for us to encourage you to deposit more assets in your account, which would increase our fees.

Some of our financial professionals are also registered as representatives of a broker-dealer or are licensed to sell insurance, as well as other products. As such, they may receive compensation based on these sales activities. However, we do not allow such sales to occur in accounts that we manage for you as a registered investment adviser firm. You will never pay a fee to our firm and any type of commission or other transaction fee to one of our professionals on the same account.

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

Yes. There is a free and simple tool available at www.Investor.gov/CRS, which you can access at any time to read about our firm and our financial professionals. You might want to ask:

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

Please refer to our Form ADV (also known as our "Brochure"), as it contains more details on these and other topics. Please call us at (502) 292-5500 or email tony.christensen@accesswm.com to request our latest Brochure and any updated Summary that may be available. You can also visit our website at www.accesswm.com for additional information. Finally, you might want to ask:

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?