



## Form CRS

### Client Relationship Summary: December 23, 2025

MFT Wealth Management, Inc. (“MFT,” “our,” “we,” “us”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

#### What investment services and advice can you provide me?

MFT offers three advisory services: Financial Planning Services (“FPS”), Investment Management Services (“IMS”), and Short-Term Trading Services (“STS”). FPS provides standalone financial planning services without ongoing investment management, designed for clients seeking either comprehensive financial guidance or financial guidance to one or more specific areas.

As part of our services, MFT gathers various types of financial information and history from you, which may include but is not limited to one or more of the following: retirement goals, investment objectives, income expenses, investment time horizon, existing portfolio statements, tax bracket information, cost of living needs, and savings tendencies.

For FPS clients, we offer comprehensive financial plans for a one-time flat fee. FPS provides an in-depth analysis of your entire financial picture and culminates in a detailed financial plan with actionable recommendations.

For IMS clients, we charge an ongoing asset-based fee based on the value of your account. If you open an IMS account with us, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, MFT will recommend a portfolio of investments that is regularly monitored and rebalanced as needed to meet your changing needs, stated goals, and objectives. Ongoing account monitoring is part of the standard service we provide to IMS clients. Fees for IMS are deducted quarterly from your account.

For STS clients, we charge an ongoing asset-based fee based on the value of your account. STS is a discretionary service that employs short-term trading strategies seeking to capitalize on short-term price movements. STS is speculative, involves a high degree of risk, and is not suitable for all clients. Ongoing account monitoring is part of the standard service we provide to STS clients. Fees for STS are deducted quarterly from your account.

MFT manages IMS accounts exclusively on a discretionary basis. You will be required to sign a discretionary investment management services agreement. With a discretionary investment management account, you give us the authority to make investment decisions on your behalf; we do not need your permission before each purchase or sale in your account.

A discretionary investment management agreement will remain in place until you or MFT decides to terminate the relationship.

We offer a full range of investment products and do not use or recommend any proprietary products.

For additional information about our advisory services, please see Item 4 of [MFT’s Disclosure Brochure \(ADV Part 2A\)](#). You may access it directly by visiting the Investment Adviser Public Disclosure website and entering our unique identification number, the CRD number 339361.

#### Conversation Starter – 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 those qualifications mean?

#### What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your financial adviser to give you personalized information on the fees and costs that you will pay.

FPS is offered on a project basis. The fee for a financial plan typically ranges from \$5,000 to \$15,000, but may be substantially higher for complex engagements. A 50% deposit is required upfront, with the remaining balance due upon completion of the financial plan. Fees for FPS may be negotiable.

IMS charges a maximum annual fee of 1.50% based on your account value. The specific rate charged is specified in your IMS Agreement. Fees for IMS may be negotiable based on factors such as the complexity of your financial situation, the size of your account, and your overall relationship with MFT.

STS charges a maximum annual fee of 2.00% based on your account value. The specific rate charged is specified in your STS Agreement. Fees for STS may be negotiable.

Our financial professionals may recommend purchasing life insurance or annuity products through the Financial Planning Services offering. Please note that these recommendations are made by our financial professionals, who are licensed insurance agents operating in their individual capacities (as discussed further under “Conflicts of Interest”).

The broker-dealer custodians that hold your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer’s transaction fees are in addition to our advisory fee for our investment management services. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as exchange-traded funds, charge management fees in addition to the fees that MFT charges, which will reduce the value of your investments over time.

Our incentive is to increase the value of your account over time, which will increase our fees over time. Our investment management fees will automatically be deducted quarterly from your account. 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 the fees and costs you are paying.

For additional information about our advisory services, please see Item 5 of [MFT's Disclosure Brochure \(ADV Part 2A\)](#). You may access it directly by visiting the Investment Adviser Public Disclosure website and entering our unique identification number, the CRD number 339361.

### Conversation Starter – Ask Your Financial Professional

Help me understand how these fees and costs will 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 examples to help you understand what this means:

- Conflicts may arise when MFT selects or recommends a broker-dealer custodian to safekeep your assets and execute your trades. By recommending a broker-dealer custodian to you, MFT receives access to software and related services without cost because of MFT's relationship.
- Through our Financial Planning Services offering, we may also recommend purchasing life insurance or annuity products through one of your financial professionals, who is licensed as an insurance agent in their individual capacity.
- MFT manages accounts under different fee arrangements, which creates an incentive to devote more time to higher-fee accounts.

Our revenue is derived from financial planning fees and quarterly investment management fees we collect from your account. Neither MFT nor any of its employees receives compensation for the sale of securities to our clients. MFT receives no compensation from any fund manager or third party for the investments it selects for client accounts.

### Conversation Starter – Ask Your Financial Professional

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

For additional information about our advisory services, please see Item 5 of the [MFT Disclosure Brochure \(ADV Part 2A\)](#). You may access it directly by visiting the [Investment Adviser Public Disclosure website](#) and entering our unique identification number, the CRD number 339361.

### How do your financial professionals make money?

MFT's principal owner is Mohammad Tabiekh, President. He benefits directly from the advisory services you select.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit [Investor.gov/CRS](http://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

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by clicking on the "FIRM" tab and then searching CRD No. 339361. If you would like additional, up-to-date information or a copy of this disclosure (Form CRS), please call (617) 800-7922.

### 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?