

Tanara Wealth Management, LLC  
 FORM CRS – CUSTOMER RELATIONSHIP SUMMARY  
 March 5, 2026

<p>Item 1. <u>Introduction</u></p>	<p>Tanara Wealth Management, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p><b>What investment services and advice can you provide me?</b></p> <p>We offer investment management services to retail investors, including financial planning and investment management. Investment management services include ongoing monitoring of your investment portfolio comprised of stocks, bonds, mutual funds, exchange-traded funds (ETFs), options, alternative investments when consistent with client guidelines and objectives, and separately managed accounts managed by independent, Third- Party Managers. Our investment management services often utilize model portfolio allocations comprised of specific investment securities and products; however, we also provide customized portfolio management to certain clients upon request. As a part of our standard services we monitor and advise clients’ investment portfolios on an ongoing basis. We will typically be authorized to manage your account(s) with discretionary authority, which means that we will buy and sell investments for you without contacting you in advance. Even when we have discretionary authority, you have the right to request restrictions or instructions on your account(s). Notwithstanding, Tanara does not exercise discretion with respect to Client investments in private funds. Instead, we will recommend a private fund investment and you will retain the authority to decide whether to invest in that private fund. We typically require a minimum portfolio of \$250,000 for investment management services, but reserve the right lower this amount.</p> <p>We offer financial planning services that are comprehensive in nature, which include the development of a financial plan and reviewing it on an agreed upon basis, as well as individual services which may be one-time or ongoing. Your specific agreed-upon services will be set forth in your agreement with us. Our financial planning services have a minimum fee of \$1000.</p> <p><b>Additional information</b> about our services can be found on Part 2A of our Form ADV, which is available at <a href="https://adviserinfo.sec.gov/firm/summary/CRD#">https://adviserinfo.sec.gov/firm/summary/CRD#</a>.</p> <p><b>Conversation Starters.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>
<p>Item 3.A <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p><b>What fees will I pay?</b></p> <p>You will pay fees based on the types of services you select. These fees will be stated in your agreement with us.</p> <p>Investment management fees are negotiable and typically based on assets under management. Fees are negotiable but will not exceed 1.30% annually. Fees are typically charged quarterly in advance, based on account values at the start of each quarter. Our firm’s compensation from fees increases as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. This is a summary only, and additional information about our firm’s fees are included in Item 5 of Part 2A of Form ADV, available at <a href="https://adviserinfo.sec.gov/firm/summary/CRD#">https://adviserinfo.sec.gov/firm/summary/CRD#</a>.</p> <p>Other common fees that you will pay for our investment management services include transaction fees and wire transfer fees charged by your custodian, management fees charged by Third-Party Managers, and custodial fees, management fees and other operating expenses associated with certain private fund investments. Additionally, ETFs, mutual funds and certain annuities carry internal management fees and other expenses, which are disclosed in the product’s prospectus or disclosure document.</p> <p>Financial planning fees are negotiable and typically are charged as a flat fee, with an option to pay up front or on a quarterly basis in advance and are reviewed annually. Financial planning fees start at \$1,000 per annum.</p> <p>In addition to our investment management and financial planning fee, clients bear transaction fees when we buy or sell investments. Clients also pay fees to the broker-dealer or bank that maintains each account (called</p>

	<p>“custody” fees). Our firm often selects and purchases mutual funds and exchange traded funds for a portion of clients’ portfolios. Such investment vehicles incur their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including our clients.</p> <p><b>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.</b></p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>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?</b></li> </ul>
<p>Item 3.B <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p><b>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?</b></p> <p><b>When we act as your investment adviser, we have to act in your best interest and put your interest ahead of ours. 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.</b></p> <p>When we charge an asset-based fee and recommend to a Client that they roll over their retirement account to our management, we will benefit because our fee will be based on a higher account value. Additionally, certain Tanara financial professionals are separately licensed insurance professionals who receive commissions from the sale of insurance products and therefore have a financial incentive to recommend that you implement insurance through these licensed professionals. Certain Tanara financial professionals are separately engaged to provide consulting and investment committee services to certain private funds that are recommended to Clients. These financial professionals receive compensation from those funds for providing these services that is based on a percentage of the performance-based fees earned by those funds (also referred to as “carried interest”). As a result, these financial professionals have an incentive to recommend that you invest in these private funds.</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>How might your conflicts of interest affect me, and how will you address them?</b></li> </ul> <p><b>Additional information</b> about our conflicts of interest is contained in our Form ADV Part 2A brochure, which is available at <a href="https://adviserinfo.sec.gov/firm/summary/CRD#">https://adviserinfo.sec.gov/firm/summary/CRD#</a> .</p> <p><b>How do your financial professionals make money?</b></p> <p>Our financial professionals are compensated based on a percentage of the fees earned by Tanara for each client, receive non-cash compensation in the form of an employee benefits package, and discretionary bonus that is based on the financial results of the firm and individual job performance. Financial professionals with corporate responsibilities also receive a salary.</p>
<p>Item 4. <u>Disciplinary History</u></p>	<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>Visit <a href="https://investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b></li> </ul>
<p>Item 5. <u>Additional Information</u></p>	<p><b>Additional information about our services</b> can be found at <a href="https://adviserinfo.sec.gov/firm/summary/CRD#">https://adviserinfo.sec.gov/firm/summary/CRD#</a>. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at <a href="mailto:compliance@TanaraWM.com">compliance@TanaraWM.com</a> or 801-653-0564.</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>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?</b></li> </ul>

### **Exhibit A – Material Changes to Client Relationship Summary**

Below is a summary of material changes made to Tanara Wealth Management, LLC's Form CRS on March 5, 2026.

- Item 4: This item was corrected to report "Yes" Tanara financial professionals have legal or disciplinary history.