



March 2026

| | |
|---|--|
| <p>ITEM 1 INTRODUCTION</p> | <p>Custom Wealth Management, LLC (“CWM” or “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p> |
| <p>ITEM 2 RELATIONSHIP & SERVICES</p> | <p>WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?</p> <p>CWM Wealth Solutions Inc. offers financial consulting and investment advisory services to individuals, high net-worth individuals, families, high net-worth families, foundations, corporations, charitable organizations, institutions, trusts and estates. CWM manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s investment advisory services. Our Firm offers financial consulting services as part of our investment management services, however, if requested, we offer stand-alone financial consulting services. Financial consulting services may include strategies to address the client’s holistic financial picture, including investments, taxes, income needs, financial resources for medical expenses, and legacy objectives.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • 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? <p>MORE INFORMATION REFER TO FIRM’S PART 2A BROCHURE (ITEM 7, 8, 13, & 16)</p> |
| <p>ITEM 3 FEES, COSTS, CONFLICTS AND CONDUCT</p> | <p>WHAT FEES WILL I PAY?</p> <p>CWM Wealth Solutions Inc. charges a fee as compensation for providing investment advisory services. Fees are defined in the client Investment Advisory Agreement. Investment advisory fees of CWM are charged based on a percentage of assets under management, billed in arrears (at the end of the billing period) on a monthly basis, and calculated based on the average daily balance of the Account during the current billing period. If services commenced in the middle of the billing period, then the prorated fee for that billing period and any fees due to the Firm will be deducted from the Client’s account. The Firm’s annual fees will not exceed 1.50%. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges. When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation. 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.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • 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? <p>MORE INFORMATION REFER TO OUR FIRM’S PART 2A BROCHURE (ITEM 5)</p> |

| | |
|---|---|
| | <p style="text-align: center;">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?</p> <p>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.</p> <p>Here are examples to help you understand what this means. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer’s fund manager. b) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management).</p> <p>Our firm and our investment advisers or employees may buy or sell securities for their personal accounts that are the same as or different from securities recommended to our clients. This creates a conflict of interest because employees may have an incentive to place their interests ahead of the interests of advisory clients.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • How might the conflicts of interest affect me, and how will you address them? <p>MORE INFORMATION REFER TO FIRM’S PART 2A BROCHURE (ITEM 10, 11, 12, & 14)</p> <p style="text-align: center;">HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?</p> <p>Our financial professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client’s needs or revenue based on the recommendations provided by our financial professionals. Some of our financial professionals are insurance licensed and receive commissions, trails, or other compensation through various carriers. While some of our Firm’s financial professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our financial professionals through our compliance program. All financial professionals are required to follow a Code of Conduct to mitigate any conflicts to you.</p> <p>FOR MORE INFORMATION REFER TO FIRM’S PART 2A BROCHURE (ITEM 5, 10, 11, 12 & 14)</p> |
| <p style="text-align: center;">ITEM 4 DISCIPLINARY HISTORY</p> | <p>DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?</p> <p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct? <p>FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 9</p> |
| <p style="text-align: center;">ITEM 5 ADDITIONAL INFORMATION</p> | <p>For additional information about our investment advisory services, visit the SEC’s website at www.adviserinfo.sec.gov. Our Firm’s IARD number is: 340956. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: 734-844-3400.</p> <p style="text-align: center;">QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me? |