**FORM CRS - A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH DVB PRIVATE WEALTH LLC**
**JUNE 9, 2026**

## ITEM 1 – INTRODUCTION

DVB Private Wealth LLC is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Registration does not imply a certain level of skill or training. 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.

## ITEM 2 - RELATIONSHIPS AND SERVICES

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

DVB Private Wealth LLC offers investment advisory services to retail investors 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. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our firm will create an investment strategy taking into account a client's objectives, time horizons, risk tolerance and liquidity needs. Our firm then monitors your investment advisory accounts, and specific investments on an ongoing basis to align with your investment goals. This service is included as part of the Firm's standard advisory services. Our firm offers financial planning, in addition to investment advisory services. We also provide clients with investment consulting on a more limited basis on one or more isolated areas of concern. Our Firm does require a minimum portfolio value of $500,000 in order to provide advisory services to you. This requirement may be waived upon firm discretion.

### QUESTIONS TO 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 these qualifications mean?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 7, 8, 13, & 16

## ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

**What fees will I pay?**

Our Firm receives a fee as compensation for providing investment advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. DVB Private Wealth's annual fees are based upon a percentage of assets under management not to exceed 2.00%. Fees are billed quarterly in advance and calculated based on the market value of the account at the end of the prior quarter. If services commenced in the middle of the billing period, fees are prorated for that billing period. Only the initial billing will be in arrears based on the market value of the account in for the first quarter. You pay this fee even if you don't buy or sell investments. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to increase the asset value in your account. Financial planning fees vary based on the extent and complexity of your individual or family circumstances. Deliverables and fee arrangements are defined in the financial planning agreement. Our fee will be agreed in advance of services being performed and negotiated with you. Financial planning and consulting fees are fixed and range from $3,000 to $25,000. 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 REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5

### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☑ 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 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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. 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). Our investment advisor representatives are also licensed insurance agents and sell various life insurance products and fixed annuities for which they receive a commission. Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account.

## QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by the investment services fees as described above in Item 3 Fee section. This compensation is based on the amount of assets they service. The more assets you have in an advisory account, the more you will pay us. We therefore have an incentive to grow the assets in your account. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. 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.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14

## ITEM 4 - DISCIPLINARY HISTORY

**Do You or Your Financial Professionals Have Legal or Disciplinary History?**

"No" Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

## QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☑ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

## ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 341684. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 717-652-6901.

## QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☑ 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?