

Form ADV Part 3 – Client Relationship Summary

Date: June 25, 2026

Item 1: Introduction

Breiter Wealth Management, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: (a) portfolio management and (b) financial planning.

For our portfolio management services, our firm generally has discretionary management without any material limitations; in these instances, we limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. With our portfolio management services, we review your portfolio, investment strategy, and investments, and then we implement our recommendations through an unaffiliated turnkey asset management program that provides us access to model investment portfolios and third-party investment strategies, as well as trading, rebalancing, and reporting services. We typically monitor client accounts on a monthly basis.

For our financial planning services, we typically evaluate your current financial situation and may address topics such as retirement planning, budgeting, cash flow, tax considerations, insurance needs, and investment planning. We provide recommendations based on your financial situation, goals, and risk tolerance. Financial planning services may be provided as a one-time engagement or as part of an ongoing advisory relationship. You are responsible for implementing the recommendations we provide unless you engage us separately for investment management services.

Please also see our Form ADV Part 2A (“Brochure”) (available on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #342447), specifically Items 4, 7, and 10.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our portfolio management fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.

Portfolio management fees are typically charged monthly in arrears based on the average daily balance of the account. You pay our portfolio management fees even if you do not have any transactions, and the portfolio management paid to us generally does not vary based on the type of investments selected.

For financial planning fees, we generally charge an hourly rate, though flat fee engagements are available in limited situations where the circumstances are deemed appropriate by us. You are required to pay half of the estimated total

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before we begin the planning process; upon completion of the financial planning or consulting engagement, you will receive an invoice for the balance due.

Please also see Items 4, 5, 6, 7 & 8 of our Brochure (available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #342447).

Third Party Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets (custodial fee schedules available upon request). Additionally, you may pay transaction fees when we buy and sell an investment for 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 what fees and costs you are paying.** Please also see Items 5 and 12 of our Brochure (available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #342447) for additional details.

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. For example, because our management fees are based on the value of assets in your account, the more assets you have with us, the more fees you will pay; as a result, we have an incentive to encourage you to increase the assets in your account(s) with us. Additionally, certain of our financial professionals also receive commission-based compensation for the sale of insurance and annuity products. These are conflicts of interest because they create an incentive for our financial professionals to recommend insurance and other products to you. Please also see Items 4, 5, and 10 of our Brochure (available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #342447) for additional details.*

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure (available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #342447) for additional details.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? No. Breiter Wealth Management, LLC does not have legal and disciplinary history, nor does its Investment Advisor Representative. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: 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?

For additional information on our advisory services, see our Brochure (available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #342447) and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at (636) 373-9300.