



**FORM CRS: A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH
Pesci Wealth Management, which does business as, Momentum Wealth Management
September 2026**

ITEM 1: INTRODUCTION

Pesci Wealth Management LLC, which does business as Momentum Wealth Management, ("Momentum Wealth" or "Firm") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and 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.

ITEM 2: RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Momentum Wealth offers investment advisory and financial planning services to retail investors, including individuals, high net-worth individuals, foundations, trusts, estates, corporations, and charitable organizations. Momentum Wealth 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 has entered into an agreement with platform providers that offer asset management services that include model money managers, portfolio managers, strategists, marketing and billing/administrative services. As part of the program, Clients provide our Firm and the platform provider discretion to select third party, non-affiliated investment managers ("Model Managers") to design and manage model portfolios. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis and review them at least annually to align with your investment goals. This service is included as part of the Firm's standard advisory services. We do not limit our advice to proprietary products or a limited menu of investments. We impose a \$500,000 minimum account value to initiate our Firm's advisory and money management services, however, this may be waived as deemed appropriate by the Firm. Our Firm offers financial planning services as part of our investment management services, however, if requested, we offer standalone financial planning services. Financial planning services may include strategies to address the client's holistic financial picture, including estate, income tax, charitable, cash flow, wealth transfer, and family legacy objectives. Momentum Wealth also provide clients investment consulting on a more-limited basis on one or more isolated areas of concern.

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?

MORE INFORMATION REFER TO FIRM'S PART 2A BROCHURE (ITEM 4, 7, 8, 13, & 16)

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Momentum Wealth charges a fee as compensation for providing Investment Management services. The services include financial planning, advisory and consulting services, trade entry, investment supervision, and other account maintenance activities. Fees are defined in the client Investment Advisory Agreement Momentum Wealth's annual fees are based upon a percentage of assets under management not to exceed 2.00%. Investment advisory fees are billed monthly in arrears and calculated using the market value of assets under management on the last business day of the month. The total advisory fee includes Momentum Wealth's fee and the platform provider or TAMP fee. Clients may incur the following additional Custodial fees: transaction fees, account statement fees, wire fees, ETF stock fees, administrative platform provider fees, model manager fees and/or technology fees. Fees may vary based on the extent and complexity of your individual or family circumstances. Our fee will be agreed in advance of services being performed and negotiated with you. Stand-alone financial planning fees may be a one-time fee or an ongoing fixed monthly fee. One-time fees range from \$1,000 to \$15,000 depending on the complexity of the engagement. For one-time financial planning arrangements, financial planning fees are paid on a quarterly cadence. The initial fee is due upon engagement. Stand-alone ongoing financial planning fees are fixed, paid monthly, and range from range between \$125-\$2,500 for a 12-month period. Although Momentum Wealth has established a maximum annual fee as stated above, we retain the discretion to negotiate alternative fees on a client-by-client basis. Our fees generally increase 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. 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.

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?

MORE INFORMATION REFER TO OUR FIRM'S PART 2A BROCHURE (ITEM 5)

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?

MORE INFORMATION REFER TO FIRM'S PART 2A BROCHURE (ITEM 10, 11, 12, & 14)

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

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.

MORE INFORMATION REFER TO FIRM'S 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: 343428. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: 801-655-4898

QUESTIONS TO 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?