



Client Relationship Summary – July 2026

Sum Zero Wealth is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer fee-based comprehensive financial planning and portfolio management services to retail investors. Our advisory services include recommendations for portfolio customization based on clients' investment objectives, goals and financial situation, recommendations relating to investment strategies, as well as tailored investment advice. We will recommend one or more custom investment portfolios to be managed, on a discretionary basis, by a sub-advisor. Sub-advisor selection will be based on whether a tax optimization strategy is required. We will continue to provide oversight of the account and monitor the activities of the sub-advisor. Planning services may also include non-investment advice such as developing strategies to achieve retirement or other financial goals, tax optimization strategies, cash flow and budgeting analysis and recommendations, financing and financial education, estate planning, and asset protection strategies.

As part of our standard investment management services, we monitor our clients' portfolio holdings and the overall asset allocation strategy on an annual basis, or when market conditions or other triggers would warrant a review. Triggers include a change of investment objectives, a change in employment, or a change in recommended asset allocation weightings.

We offer our investment management services on a discretionary basis. Discretionary asset management allows us the limited authority to hire and fire sub-advisors and direct buy/sell transactions in your account without asking you each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement, but can be changed upon request.

We provide investment recommendations and construct portfolios using a wide array of securities types to meet the investment objectives of clients. While we do not have a cumulative minimum account requirement, we do have a minimum annual fee requirement of \$10,000.

For additional information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, 8, and 16), which can be found on the SEC website at adviserinfo.sec.gov (CRD #343434).

Conversation Starters – Ask Your Financial Professional:

Given my financial situation, should I choose investment advisory services? 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 fees will I pay?

Principal Fees: We are compensated for providing the investment management services by charging an ongoing asset-based fee that ranges from 0.20% to 0.95% per annum, based on the size of the account. Our fees are based on a blended tiered rate schedule where the rate declines for incremental assets as the account size increases. The fees are paid quarterly in arrears. With the asset-based fee, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Other Fees and Costs: In consideration for their services, sub-advisors will charge a separate annual model fee ranging from 0.05% to 0.20% per annum. The sub-advisor will add its fee to the fees charged by Sum Zero Wealth and will deduct the aggregate fee from your account on a quarterly basis, in arrears.

Sum Zero Wealth's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which shall be incurred by the client. You may incur certain charges imposed by custodians, brokers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. All fees paid to us for investment advisory services are separate and distinct from



the fees and expenses charged by mutual funds and ETFs to their shareholders, which are disclosed in the funds' prospectuses.

Additional Information: 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. **More detailed information about our fees and costs are included in our Form ADV Part 2A (Item 5).**

Conversation Starter – 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.

Investment advisor representatives (IARs) of Sum Zero Wealth are also licensed and registered as insurance agents to sell various insurance products. Therefore, they will be able to purchase insurance products for clients in need of such services and will receive separate, yet typical commission compensation for the purchase of those products. While the IARs are required as fiduciaries to put the interest of the clients first, the receipt of additional compensation itself creates a conflict of interest. You are under no obligation to purchase insurance products through Sum Zero Wealth's IARs. **These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A.**

Conversation Starter – Ask Your Financial Professional:

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

How do your financial professionals make money?

Our Investment Advisor Representatives are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to your Investment Advisor Representative generally does not vary based on the type of investments that are recommended.

Do you or your financial professionals have legal or disciplinary history?

No. We invite you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and financial professionals.

Conversation Starter – Ask Your Financial Professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](https://www.investor.gov) or adviserinfo.sec.gov (CRD #343434). Alternatively, you can call us at (212) 660-4800 to speak with us directly to request up-to-date information and request a copy of the relationship summary.

Conversation Starters – 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?