

FORTUNA PRIVATE WEALTH MANAGEMENT CORP.

Client Relationship Summary (Form CRS)

September 21, 2026

Fortuna Private Wealth Management Corp. ("Fortuna," "we," "us") is registered with the United States Securities and Exchange Commission as an investment adviser. 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.

What investment services and advice can you provide me?

We offer ongoing investment advisory services to retail investors. Our principal services are discretionary and non-discretionary portfolio management. In a discretionary account, you authorize us in our written advisory agreement to buy and sell investments in your account without obtaining your prior approval for each transaction; this discretionary authority continues until you terminate the agreement. In a non-discretionary account, you make the ultimate decision regarding the purchase or sale of every investment.

As part of our standard service, we monitor your account on an ongoing basis, conduct periodic formal reviews, and rebalance as we determine appropriate based on your investment profile. Discretionary portfolios are managed according to one of our four model strategies, which range from conservative income to growth, and are selected based on your investment objectives, risk tolerance, time horizon, and financial circumstances.

We primarily invest in exchange-traded funds (ETFs), and depending on client circumstances may also recommend individual equities, fixed income securities, mutual funds, options (principally covered calls on equity positions already held in your account), certificates of deposit, and short-duration cash-equivalent instruments. We do not recommend structured products. We do not impose a stated minimum account size, but we charge a minimum annual advisory fee of \$900. Investment advice is tailored to your stated investment objectives, risk tolerance, time horizon, liquidity needs, and any reasonable restrictions you provide in writing.

For additional information about our services, please see Items 4, 7, 8, 13, and 16 of our Form ADV Part 2A brochure, available at adviserinfo.sec.gov.

Conversation Starters. Ask us: (i) Given my financial situation, should I choose an investment advisory service? Why or why not? (ii) How will you choose investments to recommend to me? (iii) What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

Our principal compensation is an asset-based advisory fee, charged quarterly in advance and calculated by applying our standard fee schedule to the market value of your account on the last business day of the prior calendar quarter. Our standard schedule sets maximum annual rates that decline as assets increase, from up to 2.00% on the first \$500,000 to 0.75% (or as negotiated) on assets above \$5,000,000. Actual fees are negotiated and may be lower than these maximum rates. If our advisory agreement begins on a date other than the first day of a calendar quarter, the initial fee is prorated. We may adjust fees for material contributions or withdrawals made during a billing period. The minimum annual fee is \$900, which we may waive at our discretion.

With your written authorization, we deduct our advisory fee directly from your account through your qualified custodian, and we send you a fee calculation with each deduction. Because our fee is based on the value of assets under management, we have an incentive to encourage you to increase the assets in your account.

In addition to our advisory fee, you will pay other costs charged by third parties. These include fees and expenses charged by mutual funds and ETFs (described in each fund's prospectus), brokerage commissions and other transaction costs, custody fees, wire transfer fees, account maintenance fees, account termination fees, and similar fees imposed by your custodian. We do not share in any portion of these third-party fees.

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 additional information about fees and costs, please see Item 5 of our Form ADV Part 2A.

Conversation Starters. 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?

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:** Because our fee is calculated as a percentage of assets under management, we have a financial incentive to encourage you to contribute additional assets and to discourage withdrawals.
- **Custodian benefits:** We receive, or expect to receive, economic benefits from the institutional custodial platform we use — including research products, data services, portfolio analytics, reporting systems, compliance technology, and other support

services. These benefits reduce our costs of doing business because we do not have to procure or pay for them ourselves. This creates an incentive for us to recommend that custodian rather than basing the decision purely on execution quality and cost. We do not receive soft dollar benefits as defined in Section 28(e) of the Securities Exchange Act.

- **Personal trading:** Our supervised persons may invest personally in the same securities recommended to, or purchased on behalf of, clients. We mitigate this conflict through our Code of Ethics, pre-clearance and same-day trading restrictions, and personal trading reviews, and it is our policy that client accounts have priority over personal accounts.
- **Affiliated persons:** We are wholly owned by a Curaçao holding company that is owned by an irrevocable foreign trust administered by an independent professional trustee. The settlor of that trust has financial industry affiliations outside the United States, including a foreign bank and a foreign securities firm. We have no business relationship with those entities, do not use them as a custodian, counterparty, or service provider, and do not direct or receive client referrals to or from them. This structure could nonetheless create a potential conflict of interest, and we have policies requiring all investment and custodial decisions to be made solely in our clients' best interests.

For additional information about our conflicts of interest, please see Items 10, 11, 12, and 14 of our Form ADV Part 2A.

Conversation Starters. Ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated through salary and may participate in firm profit-sharing arrangements; they hold no direct ownership interest in the firm. Compensation is not tied to the volume of trading, the sale of any specific product, the use of any particular custodian, or the amount of assets a particular professional brings to the firm. Our financial professionals do not receive commissions, transaction-based compensation, third-party payments, or product-sale incentives.

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.

Conversation Starters. Ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our investment advisory services, please see our Form ADV Part 2A brochure, available at adviserinfo.sec.gov, or request a free copy by calling us at 786-631-7103 or emailing mfernandez@fortunapwm.com. To request up-to-date information or a copy of this Client Relationship Summary, please contact us at the same telephone number or email address. If you have a concern about how you are being treated, you may also call our Chief Compliance Officer at 786-631-7103.

Conversation Starters. Ask us: Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?