Form CRS — Client Relationship Summary

Heirmont Wealth Management (STRLTB CA LLC) · **August 2026**

Introduction

Heirmont Wealth Management is registered with the 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 investment advisory services to individuals and families: ongoing financial planning combined with discretionary management of your investment accounts. We start with a financial plan built around your goals, including how your real estate, income, and cash reserves fit the picture. We then manage your investable assets to carry that plan out. We invest primarily in low-cost exchange-traded funds. We hold your cash reserves in Treasury and municipal investments, funds holding them, or money market funds, chosen with your tax situation in mind.

Monitoring: We monitor your portfolio on an ongoing basis and formally review your accounts and plan at least annually, and when your circumstances or markets change materially.

Investment authority: We manage your accounts on a *discretionary* basis, meaning we decide which investments to buy and sell in your accounts, within your plan and any reasonable restrictions you place on us. You give us this authority in our advisory agreement, and it remains in place until the agreement ends.

Limited offerings: We offer no proprietary products, and we can use funds from any sponsor. We build portfolios primarily from low-cost exchange-traded funds. For cash reserves we may use Treasury and municipal securities, funds holding them, or money market funds.

Account minimums: We do not require a minimum account size, though our services are generally designed for households investing $250,000 or more.

More detail: See our Form ADV Part 2A brochure, Items 4 and 7.

> *Conversation starters — 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 fees will I pay?

Our fee is **1.00% per year of the assets we manage for you**, billed monthly in arrears based on your average daily balance. The fee includes financial planning — there is no separate planning fee. Because our fee is a percentage of your assets, the more assets in your account, the more you will pay in fees: we therefore have an incentive to encourage you to increase the assets in your account. Our fee applies to cash as well as investments, and when short-term interest rates are low the fee you pay on cash may be more than the cash earns. If you borrow on margin, we bill on your total assets without subtracting the loan, so borrowing increases our fee. Fees are deducted directly from your accounts with your written authorization.

You will also pay costs charged by others: the internal expenses of ETFs and funds we buy for you, and any custodian or transaction charges. We receive no part of those costs.

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 detail: Form ADV Part 2A, Item 5.

> *Conversation starter: "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.

Examples of Ways You Make Money and Conflicts of Interest

Our majority owner, Michael Chang, also owns a separate education business that teaches short-term-rental investing and tax strategy. Many of our clients first learn about us through that business. No referral fees are paid between the companies, but because Mr. Chang owns both, he benefits financially when education customers become advisory clients. We address this by disclosing the relationship whenever we solicit clients and by charging every client the same fees regardless of how they found us.

Our asset-based fee also means we have an incentive to recommend that you move assets — for example, cash at your bank, or a retirement account held elsewhere — into accounts we manage.

> *Conversation starter: "How might your conflicts of interest affect me, and how will you address them?"*

More detail: Form ADV Part 2A, Items 5, 10, 12 and 14.

How do your financial professionals make money?

Our investment adviser representatives are paid a share of the advisory revenue the Firm earns. That revenue comes almost entirely from the asset-based fee you pay, so their pay rises as your assets under our management rise. This gives them a personal incentive to encourage you to add assets, including moving money held elsewhere to us. They receive no commissions, sales charges, or compensation that varies with which investments they recommend or which products you buy. Mr. Chang is compensated through his ownership of the Firm and also earns income from his separate education business, described above.

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

Additional information

You can find additional information about our investment advisory services in our Form ADV Part 2A brochure, available at **adviserinfo.sec.gov** or by contacting us. To request up-to-date information or a copy of this relationship summary, call 516-206-2215 or email eric@heirmontwealth.com.

> *Conversation starters: "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?"*