

Curry Webb Wealth Management LLC
Form CRS Customer Relationship Summary
December 11, 2024

Curry Webb Wealth Management LLC (“CWWM”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research CWWM, other firms and financial professionals at Investor.gov/CRS, where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

CWWM provides customized investment advisory services to primarily individuals and trusts. CWWM will make investment recommendations based upon its findings and the client’s needs. We begin all client relationships with an initial investment meeting to determine profile information and investment suitability. We then recommend a portfolio allocation of mutual funds and/or exchange traded funds (ETFs) based on a diversified investment strategy. We continuously monitor the investments and rebalance the allocation of investments based on the portfolio’s growth and the current economic environment. Our services include financial planning consulting and investment/portfolio management services. CWWM provides customized financial planning for our clients. This process starts with an initial meeting where we gather data and discuss your financial goals and objectives. CWWM works with clients to determine the range of investment advisory services appropriate to be provided and then monitors the client strategies to assure a high level of efficacy in meeting client financial goals.

Ask your financial professional the following questions:

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?

CWWM manages accounts on a discretionary basis only. Discretionary basis means our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold and whether a client’s transaction should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked. Please click this link [here](#) for more detailed information under Items 4, 7, and 8 of our Part 2 Brochure.

What fees will I pay?

CWWM charges a quarterly fee in arrears based on the account's assets under management as of close of business the last business day of the preceding calendar month. For clients who are billed based on a percentage of account assets, CWWM’s advisory fees will be calculated and based on the advisory fee multiplied by the assets in the client’s account as of the last day of the month or quarter as valued by the client’s qualified custodian. The quarterly management fee of 0.25% applies to all clients. There is not a separate fee for our financial planning consulting services assuming you meet our minimum annual fee of \$4,000 based on your AUM. In some rare instances, we will charge a fee for financial planning consulting if your AUM fee falls below \$4,000 annually. All our fees are negotiable depending on client circumstances.

Clients can terminate the Agreement, without penalty, any time, upon written notice. At termination, clients will have the sole responsibility of managing their own account. Any accrued fees payable will be the responsibility of the client on a pro-rated basis, should either party terminate the advisory contract in the interim between billing periods.

The fees described above do not include certain charges imposed by third parties such as custodial and mutual fund fees and expenses. Client may be subject to transaction costs, deferred sales charges on mutual funds, wire transfer and electronic fund fees, and other fees and taxes. These fees and expenses are separate from fees charged by CWWM. Clients should review fees charged by

Ask one of our financial professionals the following questions:

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?

any mutual funds their assets are invested in, together with the fees charged by CWWM, to understand the total fees to be paid and evaluate the advisory services being provided.

Please click this link [here](#) for more detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Part 2 Brochure.

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?

Some persons providing investment advice on behalf of CWWM are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of CWWM who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with CWWM.

Please click this link [here](#) for more detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Part 2 Brochure.

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 financial professionals who collectively service your account(s) are compensated with salary paid out from advisory fees collected by CWWM. Advisory fees are based on amounts of client assets under our management. Because CWWM's revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account.

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

Yes. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your financial professional:

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

Additional Information

You can find additional information about your investment advisory services and request a copy of the relationship summary at (317) 999-5323 or click the link [here](#) for our Investment Adviser Firm Summary.

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?