

Apollo Wealth Management, LLC
Relationship Summary – Form CRS

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Depending on your needs and investment objectives, we can provide you with services in an, investment advisory account. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions on page 2.

<p style="text-align: center;"><i>Investment Adviser Services</i> Advisory Accounts</p>
<p>Types of Relationships and Services. <i>Our accounts and services.</i></p>
<ul style="list-style-type: none"> • If you open an advisory account, you will pay an on-going asset-based fee for our services. We will offer you advice on a regular basis. We will discuss your investment goals design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e- mail) at least semi-annually to discuss your portfolio. • You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”). • Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs. • We offer investment management services to individuals, high net worth individuals, retirement plans, and pension and profit-sharing plans. • The Firm currently only provides advice with regards to limited types of investments, i.e., mutual funds and ETFs.
<p>Our Obligations to You. <i>We must abide by certain laws and regulations in our interactions with you.</i></p>
<ul style="list-style-type: none"> • We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis. • Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.
<p>Fees and Costs. <i>Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.</i></p>
<ul style="list-style-type: none"> • Asset-based fees. You will pay an on-going fee at the end of each quarter based on the value of the cash and investments in your advisory account. The fee is payable in advance or in arrears depending on the terms negotiated with the client and is based on the amount of the assets to be managed as of the first business day of each quarter. • Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the variable annuities, you may have to pay fees such as “surrender charges” to sell the investment. • Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

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- Pension Consulting clients are charged a basis point percentage fee based on the assets under management for the client. This fee is determined at the time Apollo enters into an agreement with the client. The Firm's pension consulting and financial planning services may also be provided for an hourly fee. The Firm's hourly fee is generally billed at a rate between \$100 to \$200 per hour. Hourly fees may be subject to negotiation but are agreed upon in writing by the parties. Hourly fee-based clients are billed on a monthly basis upon completion of work.

Total Assets Under Management	Fee
\$0 - \$249,000	1.20%
\$250,000- \$499,999	1.00%
\$500,000- \$999,999	0.90%
\$1,000,000- \$1,999,999	0.85%
\$2,000,000- \$4,999,999	0.70%
\$5,000,000 plus	0.53%

Conflicts of Interest. *We benefit from the services we provide to you.*

- In addition to his advisory duties, Firm owner Mr. Ochocinski serves as Administrator to America's Family Benefit Plans ("AFBP"), a pension/defined benefit plan administration firm located in Williamsville, NY. In consideration for his services, Mr. Ochocinski is paid on a contract basis. His work with this firm is full-time in nature and does not conflict with his advisory-based duties. Under no circumstances will Apollo accept a client from AFBP or will AFBP accept a client of Apollo. In order to address conflicts of interest, we have in place a set of procedures (including a pre-clearing procedure) with respect to transactions effected by our employees.

Additional Information. *We encourage you to seek out additional information.*

- For additional information about our services, visit Investor.gov, our website (<https://apollowm.com/>), and your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on Investor.gov, or on our website (<https://reports.adviserinfo.sec.gov/reports/ADV/144673/PDF/144673.pdf>) and any brochure supplement your financial professional provides.
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Key Questions to Ask. *Ask our financial professionals these key questions about our investment services and accounts.*

- How much would I expect to pay per year for an advisory account?
- What additional costs should I expect in connection with my account?
- What are the most common conflicts of interest in your advisory accounts?
- How will you choose investments to recommend for my account?
- How often will you monitor my account's performance and offer investment advice?
- Who is the primary contact person for my account? What can you tell me about his or her legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?