



SNC Wealth Management, LLC
Form ADV Part 3 – CRS (Customer Relationship Summary)
March 31, 2024

Item 1: Introduction

SNC Wealth Management, LLC (“we” or “the Adviser”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser.

Is An Investment Advisory Right for You?

It is important for you to understand the difference in fees and services between brokerage firms and investment advisers. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? We offer asset management and financial advice to individuals, institutions, and corporations. Our investment advisory services are provided through various types of discretionary and non-discretionary accounts pursuant to an Investment Advisory Agreement (“IAA”), which is tailored to specific needs, goals, and objectives of each client. If we service you on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments recommended by us. We also furnish family office advice to clients on matters not involving securities, such as financial planning matters, retirement planning, real estate planning, trust services that often include real estate planning and educational services. The minimum dollar value for establishing an account is generally \$500,000, although initial investments of a lesser amount may be accepted at our discretion.

Given my financial situation, should I choose an investment advisory service? 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. We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. You select a brokerage firm or bank to handle your security purchases and hold your assets in safekeeping. Please ask us for more information.

Conversation Starters Ask your financial professional:

- **Given my financial situation, should I choose a brokerage service? Why or why not?**
- **What is your relevant experience, including your licenses, education, and other qualifications?**
- **What do these qualifications mean?**

How will you choose investments to recommend to me? We review your financial situation and try to learn the important facts. Our services include the determination of financial objectives, identification of financial problems, cash flow management, insurance review, investment management, education funding, retirement planning, estate planning, real estate analysis and educational services. A financial professional is assigned to the day-to-day management of your account and there is ongoing communication with you. We seek asset preservation and capital appreciation of your portfolio by customizing asset allocations and selecting investment vehicles that we believe will align your risk/return expectations with long term and short-term investment needs and goals. We typically use equity, fixed income, options, and alternative investments to build your portfolio, depending on our conversations with you and your investment profile. We develop and implement general macroeconomic analyses of economies, currencies, markets, and market sectors when selecting investments. We also have arrangements with third party service providers through which we receive research reports on specific securities and sample asset allocations. We use this information and services as a tool and perform our own research and due diligence on investment opportunities. We will select and monitor the investment vehicles for each asset class in the portfolios based on their history and prospective risk and return characteristics, and determine suitability for your needs, as well as, estimated fees and expenses.

Item 3: Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay? For all advisory accounts, we charge management fees that typically range from 0.50% to 2%, annually, of the market value of your account. Management fees are negotiable, vary due to account size and other factors, and are typically payable quarterly in arrears. Generally, you provide us with authorization to debit your account for the corresponding fee on a quarterly basis, using the average value of the account as of the last day of each month during the quarter. Fees for Family Office Services and other non-discretionary programs may be billed to you, although frequently you pre-authorize your custodians to automatically deduct the fees from your account and make payment to us.



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Additionally, you will incur certain charges imposed by custodians, brokers, and other third parties such as fees charged by fund managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic funds fees, and other fees and taxes on brokerage account and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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? How else does your firm make money and what conflicts of interest do you have? When we act as your investment adviser, we must 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 of interests for you. You should understand and ask us about these conflicts because they affect the recommendations we provide you with. Here are some examples to help you understand what this means: Our employees and their family members can recommend or invest in securities in which our related persons or affiliate, directly or indirectly, has a position or material financial interest. Similarly, we and our related persons can buy or sell for ourselves securities that we also recommend to you. Such transactions can include trading in securities in a manner inconsistent with the advice given to you. In certain instances, the results of the investment activities of our associated or related persons for their accounts can differ from the results achieved by or for the account we manage for you. We have policies and procedures to monitor the potential conflicts disclosed above. We render only disinterested and impartial advice to clients and our goal is to comply with fiduciary obligations. We are responsible for recommending investments based on your investment objectives and risk tolerance. Refer to our Form ADV Part 2A Brochure (Item 10-Other Financial Industry Activities and Affiliations) for more detailed information.

How do your financial professionals make money? Neither we nor any of our supervised persons (employees) accept compensation for the sale of securities or other investment products. Our financial professionals are solely compensated on a salary basis.

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? Your fee does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. You may experience fees paid to a broker-dealer or bank that holds your assets. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our 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. As your investment adviser, we will 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.

Item 4: Disciplinary History

Do you or your financial professionals have a legal or disciplinary history? We do not, as noted on Form ADV Part 1, Item 11. Please visit <https://www.investor.gov/CRS> for a free and simple search tool to research us or our financial professionals.

Item 5: Additional Information

Where is additional information available? Seek out additional information. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit <https://www.investor.gov/> or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, contact us in writing at 25 Sullivan St. Plainsboro, NJ 08543. For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement on each of our financial professionals, on IAPD on Investor.gov. Information regarding our firm can be found at <https://adviserinfo.sec.gov/>. Or by calling our firm at (914) 420-2543 for up-to-date information.

Who is the primary contact person at your firm? An investment adviser representative (portfolio manager) will be assigned your account. Who can you talk to if you have concerns about how this person is treating you? You may reach our Chief Compliance Officer, Abdul, and your concerns will be addressed immediately.