

1776 WEALTH LLC - Client Relationship Summary ("Form CRS")

April 19, 2024

1776 Wealth LLC is an investment adviser registered with the United States Securities and Exchange Commission ("SEC"). Below is a summary of the services and fees that we offer. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

We offer financial and wealth planning services, portfolio management services, pension consulting services, financial consulting services, selection and monitoring of other advisers, and family office services. In general, we require a minimum of \$1,000,000 to establish and maintain an investment advisory account, which we may waive in our discretion.

We generally manage our investment advisory relationships on a discretionary basis, which means that we decide which investments to buy or sell for your account without necessarily contacting you first. This also means that we have the ability to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority by providing us with written instructions. We may also offer non-discretionary investment management services whereby we will provide advice, but you ultimately decide whether to accept or reject our advice and which investments to buy and sell for your account. We advise our clients on a variety of investments, including, but not limited to: equities, options, futures and warrants, various types of fixed income securities, variable life insurance, variable annuities, mutual funds and exchange traded funds ("ETFs"), real estate and real estate investment trusts ("REITs"), structured notes, interests in partnerships and private equity. We may also advise you on investment that are not listed above, but held in your portfolio at the inception of our advisory relationship.

Detailed information regarding our services, fees and other disclosures are in our Disclosure Brochure which is [available on our website at https://www.1776wealth.com](https://www.1776wealth.com).

Key Questions to 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?

We charge our clients the following types of fees, depending on their engagement with us. We receive **asset-based fees** that are payable quarterly in advance to us. Since the fees that we receive are based on the value of our clients' account(s) as well as the value of those assets we advise and held elsewhere, we are incented to increase the assets in their accounts, which creates a conflict especially for those accounts holding illiquid or hard-to-value assets. We also receive **fixed fees** for specific investment advisory services, which are payable as invoiced. For financial planning services, we receive **hourly fees** that are payable upon completion of those services. We also receive **advisory fees** that are charged by third-party money managers, which are separate and distinct from our fees.

In addition to our fees, our clients pay certain charges associated with their investments or the accounts that hold those investments, including: custodian fees, account maintenance fees, fees related to margin transactions, transaction-based charges when purchasing or selling securities; and other fees imposed by their investments. For detailed information about our fees, please refer to our Disclosure Brochure, which is available by

contacting us directly. *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.*

Key Questions to 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 may create 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.

Persons providing investment advice on behalf of our firm are also licensed as independent insurance agents, which means that they earn commissions for selling insurance products that are separate and in addition to our advisory fees. This provides an incentive to recommend an insurance product to you as opposed to other products that would be covered by the advisory fee. In addition, certain persons affiliated with our firm are also affiliated with outside entities. We encourage you to review our current Disclosure Brochure for additional information about these entities. We will recommend that you use the services of our affiliates if appropriate and suitable for your needs and may receive compensation for acting in this capacity. Our advisory services are separate and distinct from the fees paid to our affiliates for their services.

Key Questions to Ask Us: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our representatives receive a portion of the advisory fee based on a structured compensation plan. Certain products offered through third-party investment managers impose additional fees and charges, which are used, in part, to compensate our representatives. These are fully disclosed to you prior to investing.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. We encourage you to visit Investor.gov/CRS for a free and simple research tool to research us and our financial professionals.

Key Questions to Ask Us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our services at www.1776wealth.com. You can also request up to date information, a copy of our relationship summary, or any other information by contacting us at 678.257.2730 or at <https://www.1776wealth.com/contact>.

Key Questions to Ask Us: *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?*