Swad Wealth Management, LLC
Form CRS (Client Relationship Summary)
Dated: July 8, 2026

Item 1: Introduction

Swad Wealth Management, LLC ("SWM" or "Advisor") 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 the 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.

Item 2: Relationship and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include investment management and financial planning. Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives. If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

Through our Investment Management service, we maintain ***discretionary authority*** where you authorize us to buy and sell investments without obtaining your consent prior to each transaction.

We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments.

We do not have a minimum account size requirement for retail investors to open or maintain an account under our management, however, we do have a minimum fee requirement for investment management services.

For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

- ***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?***

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

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we charge a fee based on a percentage of assets under management ranging from 0.25% to 1.00%. Fees are charged quarterly in arrears. For financial planning services, we charge a flat-fee or one-time hourly fee for the development and delivery of a financial plan. For ongoing planning services, we charge a recurring flat-fee for the ongoing implementation and advice provided on a client's plan.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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. For additional information, please review Item 5 of our Form ADV Part 2A.

Ask your Adviser: 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*.

- If your account value goes up, and while the tiered management fee percentage may stay the same, the total compensation you pay us goes up proportionately.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.

Ask your Adviser: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and may receive a discretionary bonus based on firm metrics. Some may also be paid an hourly wage for administrative duties. Financial professionals who have an ownership interest in the firm will also receive additional compensation in the form of distributions. This may create a potential conflict of interest in that it may create an incentive for professionals to encourage you to increase your investment account size. Neither our firm nor any of our professionals receive commissions.

Item 4: Disciplinary History

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

No. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Item 5: Additional Information

You can find additional information regarding our firm and receive a copy of this relationship summary by visiting our website at https://swadwealth.com/ or by contacting (707) 899-1010.

Ask your Adviser: 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?