

## Item 1 – Introduction

Dew Wealth Management, LLC (“Registrant”, “we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs). The site 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 provide investment advisory services to individuals, high net worth individuals, trusts, and estates (our “retail investors”). Investment advisory services include our proprietary Family Office Assessment, which may be combined with one or more of our other advisory services, including our Wealth Builder, Wealth Accelerator, Virtual Family Office, or Maintenance Mode services. In addition, we offer a Fractional Family Office Essentials (“FFO Essentials”) limited-scope financial planning program, discretionary or non-discretionary investment management, and general financial planning and consulting services. We may also sponsor financial and investment educational workshops or participate as a presenter in similar seminars and workshops sponsored by third-parties.

When a retail investor engages us to provide investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have investment management authority. When engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our discretionary authority over your account(s) shall continue until our engagement is terminated. When engaged on a non-discretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments.

When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor. We may thereafter be engaged to review a retail investor’s financial plan for a separate fee.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. We do not generally impose a minimum annual fee or minimum asset level requirement for investment advisory services.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in our [ADV Part 2A](#).

*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?*

We provide our investment advisory services on a fee basis. Our Family Office Assessment is provided for a fixed fee in the amount of \$40,000 when combined with Virtual Family Office services, \$25,000 when combined with Wealth Accelerator services, or \$10,000 when engaged for services prior to or at the conclusion of an FFO Essentials engagement. In all other instances, the Family Office Assessment fixed fee is individually negotiated, based on a variety of factors, such as the complexity of the client’s situation and the anticipated servicing needs. FFO Essentials is available for a one-time fixed fee of \$15,000. Unless otherwise agreed, the Family Office Assessment and FFO Essentials fees are payable in full at the outset of the client engagement. Wealth Accelerator, Virtual Family Office, and Maintenance Mode services are also provided on a fixed fee basis, payable monthly in advance, with monthly fees ranging from \$1,000 to \$12,000, depending on the specific service selected. For ongoing Wealth Accelerator, Virtual Family Office, and Maintenance Mode clients, these fees are adjusted annually for inflation. Wealth Builder is a one-year program provided for a total fixed fee of \$24,000, payable in equal monthly increments over the one-year engagement term. Admission to our two-day workshops is generally offered for a \$2,000 fixed fee.

When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable and shall generally range from 0.30% to 0.40% of client assets, primarily dependent on the scope of services to be rendered. This investment management fee is separate from and in addition to the Family Office Assessment, FFO Essentials, Wealth Builder, Wealth Accelerator, Virtual Family Office, and Maintenance Mode fees described above. We typically deduct our AUM Fee from one or more of your investment accounts, in advance, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=964333](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=964333)

account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

The fees for our standalone financial planning and consulting services are negotiable but generally range from \$1,000 to \$20,000 on a fixed fee basis, and from \$300 to \$750 on an hourly rate basis, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s). Depending on the scope of services, we may require that all or a portion of the planning fee be paid in advance.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. Clients will generally also incur a nominal exchange fee in connection with each security transaction. In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). Independent Managers and sub-advisors engaged to manage all or a portion of your assets may also charge a separate and additional investment advisory fee.

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.

*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?*

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A](#).

***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:

\* We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.

\* 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.

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

***How do your financial professionals make money?***

Our financial professionals are compensated on a salary basis, with a discretionary bonus component. This additional bonus compensation is based upon overall firm performance and client retention. You should discuss your financial professional's compensation directly with your financial professional.

#### **Item 4 – Disciplinary History**

***Do you or your financial professionals have legal or disciplinary history? Yes.***

We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

#### **Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (480) 614-9119.

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

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[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=964333](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=964333)

**Exhibit of Material Changes**

Since our most recent materially amended filing dated March 31, 2025, this Client Relationship Summary has been materially revised as follows:

- At Item 4 to disclose that a financial professional of Dew Wealth has legal or disciplinary history.