# CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)

**Privé Wealth Management, LLC**
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www.privewealthmanagement.com
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Privé Wealth Management, LLC is registered with the State of Georgia as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

**Material changes since initial filing (01/12/2026):** Updated custodian to Altruist Financial LLC; added UMA access; enhanced Financial Organizing with retainer options; updated planning fee structure; added annual billing for retainers; clarified fee-only status and removed insurance commission disclosures; restructured Privé Heritage as Multi-Family Office with three service tiers. April 2026: Disclosed modular financial planning fee structure with base fees and add-on rates; disclosed IM tier service inclusions; added insurance support network disclosure; added multi-custodian framework language; updated session names; updated outside business activities.

## WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer personalized financial advisory services to individuals, families, and businesses:

### Financial Organizing Services

Introductory sessions to clarify your financial situation: Personal Session (90 min, $249) and Business Session (2 hrs, $499). One-time service with 30-day follow-up access.

### Insurance Planning

Standalone insurance needs analysis ($750), or included in higher-tier financial plans. Privé does not sell insurance products and does not receive commissions. Our services are advisory only — you implement recommendations through agents of your choosing.

### Financial Planning

Holistic planning tailored to your goals, offered in tiered packages. Personal: Core (base $2,000), Complete (base $4,500), Comprehensive (base $12,500). Business: Foundational (base $3,500), Corporate (base $6,500), Enterprise (base $15,000). Each tier includes defined floor planning areas; additional disciplines available at fixed add-on rates. See Form ADV Part 2A Item 5 for the complete modular fee schedule.

### Investment Management

Discretionary and non-discretionary management with no account minimum. We emphasize diversified, low-cost index funds/ETFs and goals-based planning. We may utilize Unified Managed Accounts (UMAs) with third-party managers (fees of 0.10%–0.50% annually, separate from ours, fully disclosed). We do not receive commissions or transaction-based compensation.

### Privé Heritage — Multi-Family Office

For clients meeting household net worth thresholds ($3M+), Heritage provides comprehensive wealth management — financial planning, investment management, insurance planning, estate coordination, and concierge advisor management — under a flat annual fee. Three tiers: Heritage Family ($30,000/yr), Heritage Multi-Gen ($60,000/yr), Heritage Legacy ($100,000+/yr), each with included AUM and 0.35% overage. See Form ADV Part 2A for details.

**Conversation Starters — 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 licenses, education, and qualifications?*

## WHAT FEES WILL I PAY?

### Planning & Organizing Fees

Financial Organizing: $249 (personal) / $499 (business). Insurance Planning: $750 standalone. Financial Planning: milestone-based (50% at engagement, 50% at delivery). Ongoing retainers available monthly, quarterly, or annually after completion of initial service. You pay planning fees regardless of whether you implement our recommendations.

### Investment Management Fees

Annual fee based on total combined assets, using full balance tiering:

| Annual Rate | Personal Threshold | Business Threshold |
|---|---|---|
| 1.00% | Under $1,000,000 | Under $3,000,000 |
| 0.75% | $1,000,000 – $4,999,999 | $3,000,000 – $9,999,999 |
| 0.50% | $5,000,000+ | $10,000,000+ |

Billed quarterly in arrears by default; frequency negotiated at account opening. The more assets in your account, the more you pay in fees, giving us an incentive to encourage you to increase assets.

### Heritage Fees

Flat annual fee by tier: Family ($30K, $3M+ NW), Multi-Gen ($60K, $7.5M+ NW), Legacy ($100K+, $15M+ NW). Includes investment management up to a defined AUM cap; 0.35% overage above cap. Quarterly or annual billing (15% annual discount). One-year minimum commitment with pro-rata refund upon termination.

### Other Costs

You will also pay custodian fees (currently Altruist Financial LLC), fund expense ratios, and third-party manager fees when UMAs are used (0.10%–0.50%). These are separate from our advisory fees. You pay fees whether you make or lose money. Fees reduce your investment returns over time.

**Conversation Starters — 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? HOW 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. 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 advice we provide.

**Fee-Only Advisory:** We do not receive commissions, revenue sharing, or compensation from the sale or recommendation of products. **Custodian Relationship:** Altruist provides us services that benefit our business, giving us an incentive to recommend them. **Asset-Based Fees:** We benefit when you increase assets in your account. **Third-Party Managers:** We select UMA managers from our custodial platform, which may limit the universe available, though we receive no compensation from them.

**Conversation Starters — Ask Us:** • *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 solely through advisory fees paid by clients for financial planning, retainer, investment management, and Heritage services. They do not receive commissions, referral fees, or compensation from insurance companies, product sponsors, or third parties. For details on each professional's time allocation and outside activities, see the applicable Form ADV Part 2B.

## DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

**No.** Visit www.Investor.gov/CRS for a free search tool to research our firm and financial professionals.

**Conversation Starters — Ask Us:** • *As a financial professional, do you have any disciplinary history? For what type of conduct?*

## ADDITIONAL INFORMATION

For additional information, see our Form ADV Part 2A at www.privewealthmanagement.com or www.adviserinfo.sec.gov (CRD #339705). **Contact us:** (470) 737-4131 | info@privewealthmanagement.com | www.privewealthmanagement.com

**Conversation Starters — 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?*