

Access Wealth Management, Inc. (“AWM”)

Our firm is registered with the US Securities and Exchange Commission (the “SEC”) as an Investment Adviser.

You have a choice among different types of financial services professionals to assist you with your financial needs. These professionals offer a variety of services. It is important for you to understand the differences between the services offered, such as the difference between brokerage and investment advisory services, so that you can make an informed decision. This Summary is designed to help you understand the types of financial services our firm can provide you. The SEC also provides free and simple tools that allow you to research firms and financial professionals at www.investor.gov/CRS.

What Investment Services and Advice Can You Provide Me?

At AWM, we provide investment advisory services to our retail investors. We offer both limited and comprehensive financial planning, depending on the service level you choose. Plans are updated annually or as needed based on your changing financial circumstances. We provide portfolio management services in order to implement the investment plan that we develop together with you by investing your assets according to the plan. For this service, we require a minimum investment portfolio of \$1,000,000. As appropriate, we will select or recommend a variety of types of investment vehicles for your portfolio, including one or more Separate Account Managers where appropriate, to meet your needs and investment objectives. We monitor the investments of all of our portfolio management clients on a continuous basis, and we provide you a detailed portfolio report on a quarterly basis with interim reviews and updates any time life changes or market conditions call for it. We like to talk to our clients regularly to check in and make sure we are still on track.

In addition, we provide Retirement Plan consulting services to Plans and Plan Fiduciaries. The particular services provided will be detailed in the consulting agreement.

Most of our clients engage us for discretionary portfolio management. This means that once we agree on an investment plan for your portfolio, we will actively manage your account(s) without contacting you to discuss each investment decision. You may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the sale of highly appreciated stocks. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio.

If you choose a non-discretionary relationship, you will ultimately make the final decision regarding every investment decision; you will have to provide your approval for each transaction in your account(s). While we are happy to accommodate this arrangement, you should know that this can have an impact on our ability to manage your account(s) efficiently and may result in delays in implementing our advice.

More information is available in our Form ADV Part 2A (our “Brochure”), in Items 4 and 7; please click [here](#) for a link to our Brochure or call our office to have a copy sent to you. Here are some questions you might want to discuss with us in more detail:

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?

Fees and costs will affect the value of your portfolio over time. Our only source of compensation is the fees we charge for advisory services. Portfolio management fees are calculated as a percentage of the assets we manage for you, and are billed quarterly in advance. This aligns our interests with yours, since we earn more money as the value of your portfolio increases. Our financial success is based on your financial success. Fees for non-discretionary consulting advice regarding private fund investments and 401(k) accounts will be assessed an annual fee.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account) and mutual fund internal expenses. 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. **More information is available in our Form ADV Part 2A (our “Brochure”), in Item 5**, and we are happy to discuss fee arrangements in more detail with you. For example, you might want to ask:

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 interests and not put our interests 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 to you. Here are some examples to help you understand what this means.

The concept of conflicts of interest sounds complicated but we don’t think it is. A conflict exists whenever one party can potentially benefit at the expense of another party. We have diminished or eliminated many of the conflicts of interest that naturally exist in the client/adviser relationship. For example, we do not accept soft dollar payments, a common industry practice in which the transaction fees that clients pay are used to purchase research or other products that are useful to an adviser. **As described in detail in Item 12 of our Form ADV Part 2A**, we recommend that you hold your account(s) at Charles Schwab & Co., Inc. (“Schwab”), which offers an advisor-based program. We receive benefits from our participation in this program, which provides an incentive for us to encourage you to keep your account(s) at Schwab. However, we pass those benefits on to you in the form of enhanced pricing and top tier customer service, to name just two. As an investment adviser firm, we adhere to what is known as a fiduciary standard. The standard requires our constant commitment to our duty of loyalty and care to you, our client.

AWM currently serves as the manager of a pooled investment vehicle, Access Real Estate Fund I, LLC (the "Fund"), which relies on an exemption from registration under the Investment Company Act of 1940, as amended. In its capacity as the manager of the Fund, AWM is responsible for carrying out the business of the Fund, including negotiating and purchasing the Fund’s investments, liquidating the investments, overseeing the Fund’s operations, and handling certain administrative and management responsibilities for the Fund. The Fund pays AWM compensation structured in two separate components - an asset-based fee based on the value of the Fund, and a “performance-based fee” arrangement where AWM receives a percentage of the net profit of the Fund. Performance-based fee arrangements create certain conflicts of interest for us, and we have established trading and investment allocation procedures to help mitigate this risk. To continue this conversation, you might want to ask:

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 paid a salary and are also eligible to receive bonuses based on overall profitability of the firm. Financial professionals who are also owners may also receive their share of corporate distributions.

Some of our financial professionals are also registered as representatives of a broker-dealer or are licensed to sell insurance, as well as other products. As such, they may receive compensation based on these sales activities. However, we do not allow such sales to occur in accounts that we manage for you as a registered investment adviser firm. You will never pay a fee to our firm and any type of commission or other transaction fee to one of our professionals on the same account.

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

No. There is a free and simple tool available at www.Investor.gov/CRS, which you can access at any time to read about our firm and our financial professionals. You might want to ask:

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

Please refer to our Form ADV (also known as our “Brochure”), as it contains more details on these and other topics. Please call us at (502) 292-5500 or email tony.christensen@accesswm.com to request our latest Brochure and any updated Summary that may be available. You can also visit our website at www.accesswm.com for additional information. Finally, you might want to ask:

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?

Set forth below is the Summary of Material Changes for Access Wealth Management, Inc. These are changes made to our Form CRS that we believe prudent investors may find material.

Date of Change	Description of Item
March 2024	The Form CRS has been updated to include disclosures regarding a new private investment fund (the "Fund") managed by Access Wealth Management, Inc. ("AWM") and the conflicts related thereto.