Common Cents Wealth Management, LLC

Form CRS: Client Relationship Summary

Date: June 1, 2026

Common Cents Wealth Management, LLC ("Common Cents," "we," "us," or "our") is registered with the State of Florida as an investment adviser and is currently transitioning to registration with the U.S. Securities and Exchange Commission (SEC). 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 AdviserInfo.sec.gov, which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm's CRD number is 153074.

Relationships and Services

What investment advisory services do you offer?

We offer ongoing **Portfolio Management Services** and comprehensive financial planning to retail investors.

- **Account Monitoring:** As part of our standard services, we systematically review your advisory accounts at least quarterly. These reviews ensure your portfolio stays aligned with your customized Investment Policy Statement (IPS), financial goals, and risk tolerance.
- **Investment Discretion:** We primarily manage accounts under **discretionary authority**. This means you grant us written permission via our Investment Advisory Agreement to buy or sell securities in your account without asking you in advance. We also offer non-discretionary services where you make the final decision regarding each trade.
- **Limited Scope:** Our investment advice is primarily restricted to diversified portfolios built from Exchange-Traded Funds (ETFs) and indexed mutual funds. We do not participate in wrap fee programs, select third-party managers, or accept proxy voting authority for your securities.
- **Requirements:** We do not enforce a minimum account size to open or maintain an advisory relationship.

Conversation Starter — Ask Your Financial Professional:

- 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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

You will pay an **asset-based portfolio management fee** calculated as an annual percentage of the assets we manage for you.

> **Billing Schedule:** Fees are charged monthly, in arrears (after services are rendered). Each month, we deduct exactly 1/12th of your annual rate based on the market value of your account on the last business day of the billing period. Fees are extracted automatically via a secure digital link with your custodian, Charles Schwab.
>
> **Fee Tier Breakdown:** Our annual management fee operates on the following tiered schedule:
>
> > Assets up to $1,000,000: **1.00%**
> > $1,000,000 to $1,999,999: **0.75%**
> > $2,000,000 to $3,999,999: **0.50%**
> > $4,000,000 to $5,999,999: **0.25%**
> > $6,000,000 to $9,999,999: **0.10%**
> > $10,000,000 and above: **0.00%**
>
> **Conflict Warning:** Because an asset-based fee increases the absolute dollar amount you pay as your account grows, we have an inherent financial incentive to encourage you to increase the total assets in your advisory account.

Other Fees and Costs

Our advisory fee is separate and distinct from other expenses you will incur. You are responsible for all third-party charges, including custodian platform fees, security transaction fees charged by the broker-dealer, and the internal operating expenses/management fees embedded within mutual funds and ETFs. **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.

Conversation Starter — Ask Your Financial Professional:

- 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 is an example to help you understand what this means:

- **Exclusive Custodian and Soft Dollar Incentives:** We require all clients to maintain their brokerage accounts exclusively with Charles Schwab Institutional. While we do not participate in a formal soft-dollar program, Schwab provides us with complimentary services, including proprietary research, technology integrations, compliance publications, and practice management software. Receiving these institutional benefits at no direct cost creates an incentive for us to recommend that you maintain your account with Schwab, based on our interest in receiving their tools rather than your interest in receiving optimal trade execution.

Conversation Starter — Ask Your Financial Professional:

- 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 the founding partners and owners of the firm. They are compensated strictly through their share of the firm's advisory revenue and business profits. They do not receive performance-based bonuses, marketing differentials, or sales commissions for selling investment products or mutual funds.

Disciplinary History

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

No. Neither Common Cents nor our financial professionals have any regulatory, criminal, civil, or administrative disciplinary events to report. You can utilize a free search tool at AdviserInfo.sec.gov to verify the clean background of our firm and its professionals.

Conversation Starter — Ask Your Financial Professional:

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

Additional Information

You can find additional, up-to-date information regarding our investment advisory practices by reviewing our Form ADV Part 2A Brochure on the SEC's public disclosure site. If you wish to request a complimentary, updated copy of this relationship summary or our disclosure brochure, please contact us at **(954) 769-0837** or via email at **info@cc-wealth.com**.

Conversation Starter — Ask Your Financial Professional:

- 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?