Client Relationship Summary (Form CRS)

Remnant Wealth, LLC

Last Updated: Dec 2025

Remnant Wealth, LLC is registered with the State of Indiana 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We serve as your comprehensive financial planning partner. Here's how we work together:

Our Services

- **Comprehensive Financial Planning** - We create a customized roadmap for your financial future, covering retirement, taxes, estate planning, risk management, and helping you work toward your most important life goals
- **Investment Management** - We build and actively manage your investment portfolio, keeping it aligned with your goals and adjusting as your life changes

How We Monitor Your Accounts

For investment management clients, we monitor your portfolio regularly and review it with you at least annually - more often if your situation changes or you need to talk through decisions. For standalone financial planning without investment management, we'll review your investments during our planning process, but we won't continuously monitor accounts held elsewhere unless we specifically agree to as part of your engagement.

How We Make Investment Decisions

We manage your investments on a **discretionary basis**, which means you give us the authority to make buy and sell decisions without calling you each time. This lets us act quickly when needed and keeps your portfolio on track. You can limit this authority by giving us written instructions about specific restrictions you want.

What We Invest In

We typically use low-cost ETFs and funds to build diversified portfolios. We don't limit you to a narrow menu of investments, and we don't have any proprietary products to sell you.

Account Minimums

We generally work with families who have at least $500,000 in investable assets. That said, if you're not quite there yet but we're a good fit for each other, we can discuss what makes sense for your situation.

For more details, see Items 4, 7, and 13 of our Form ADV Part 2A.

Questions to Ask:

- *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?

Let's be straightforward about costs. Financial advice isn't free, and you deserve to know exactly what you're paying for.

Our Advisory Fees

For investment management, we charge an annual fee based on the assets we manage for you, ranging anywhere between 0.6% to 1.5%. This fee is calculated and billed quarterly. The percentage depends on your account size and the complexity of your situation.

For standalone financial planning (without investment management), we charge a flat project fee ranging from $2,500 to $10,000, depending on the scope of work. Half is due when we start, half when we deliver your plan.

Here's an important thing to understand: Because our fee is based on how much we manage for you, we earn more when your account grows. This means we have a financial incentive to encourage you to add more assets to your account or to roll over retirement accounts to us. We address this conflict by always putting your interests first and only recommending what's actually best for your situation.

Other Costs You'll Pay

Beyond our fee, you could also pay:

- Custodian fees (charged by Altruist Financial, where your accounts are held)
- Investment expenses (mutual funds and ETFs charge internal fees - these are disclosed in their prospectuses)
- Occasional transaction fees (though most trades are commission-free)

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 complete fee details, see Item 5 of our Form ADV Part 2A.

Questions 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 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 the main conflicts:

- **More assets = higher fees:** As mentioned above, we earn more when you have more assets with us, which could influence us to recommend you consolidate accounts or roll over retirement plans even when it might not be in your best interest.
- **Outside business activities:** Our advisors may participate in Outside Business Activities (OBA) as they see fit. These activities may draw their attention away from accounts for small periods of time.

We address these conflicts by being transparent about them and by making sure every recommendation we make is truly in your best interest - not ours.

How We Get Paid

[Describe compensation structure - e.g., "As the owner, I'm compensated through the firm's advisory fees. I don't receive commissions, kickbacks, or other compensation based on the investments I recommend or the transactions in your account."]

For complete details on conflicts, see Items 10, 11, 12, 13, and 14 of our Form ADV Part 2A.

Questions to Ask:

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

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

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

Questions to Ask:

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

Additional Information

You can find more information about our firm and get a copy of this relationship summary by visiting www.remnantwealth.org/csm or calling (317) 694-6726.

If you have concerns or want to report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Questions 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?*