

# Client Relationship Summary

## December 2025

### Item 1: Introduction

Skybound Wealth Management USA, LLC dba Skybound Wealth USA (Skybound USA) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ, and it is important you understand these differences. The SEC provides free and simple tools that are available to research firms and financial professionals and educational information for clients at [www.Investor.gov/CRS](http://www.Investor.gov/CRS).

### Item 2: Relationship and Services

#### What investment services and advice can you provide?

- We offer investment advisory services to individuals. We typically utilize bonds, equities, ETFs, mutual funds, to build diversified portfolios and/or third party model managers for each client. We offer portfolio management, retirement planning and financial planning. We monitor client portfolios on an ongoing basis and make adjustments consistent with their investment objectives and goals. We do not make adjustments based on market timing or hunches but will periodically rebalance or tax loss harvest when necessary.
- For discretionary accounts, the client gives us the authority to make trades when we feel appropriate, without consulting the client in advance. For non-discretionary accounts, the client must specifically preapprove trades. Non-discretionary accounts limit our ability to proactively manage the account, especially in times of market volatility.
- For individuals who have United Kingdom (UK) Pensions, we offer transfer advice and consulting.
- We do not have minimum requirements to utilize our services. However, some third-party managers and model managed accounts have minimum account size requirements.

**For additional information, please see Form ADV Part 2A Items 4, 7, 8 and 16**

#### Questions to 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 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?

Typically, our fees are based on a percentage of client assets managed and do not vary based on investment type. We typically deduct fees from clients' investment accounts each month or quarter in arrears. The more assets you have in the account, including cash, the more you will pay us, therefore we have an incentive to encourage you to increase the assets in your account in order to increase our fees. We charge our fee even if we do not buy or sell assets in your account, or if your account is profitable or not.

You will have additional fees or costs in addition to our management fee for certain investments listed below.

- Some investments, such as mutual funds and exchange-traded funds, impose additional fees that will reduce the value of your investment over time.
- Assets managed by a sub-advisor are subject to the sub-advisor's management fee as well as our fee.
- For certain investments, you will pay a transaction fee. You will also pay fees to an unaffiliated custodian that will hold your assets (called "custody"). We do not receive any portion of these fees.
- In addition to the above, U.K. pension accounts will incur layers of costs such as trustee, custodian, and UK report writer fees. Defined benefit U.K. pension schemes over £30,000 incur the cost of an FCA regulated advisor to provide a transfer analysis report. Please make sure you understand what fees and costs you are paying.

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 investment over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 of our Form ADV Part 2A.

U.K. pension transfer services are charged an initial percentage fee based on transfer value for initial consulting, planning and evaluation and an ongoing asset-based management fee. Fees are charged quarterly or monthly depending on the services or platform.

Some clients may opt to engage in Financial Planning services only for which you will be presented with a proposal and cost associated for that service with no ongoing commitment.

Our fees vary and are negotiable. The amount you pay will depend on the financial professional you have selected, program in which you participate, services you receive and the amount of assets in your account. Your financial professional has a direct interest in the fees charged to you and therefore has an incentive to maximize your fee.

**For additional information, please see Form ADV Part 2A Items 5 and 14 (ADV Part 2A).**

**Questions to 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 paying fees and costs, and how much will be invested for me?
- How might your conflicts of interest affect me, and how will you address them?

**What Standard of Conduct should I expect?**

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you.

**For additional information, please see Form ADV Part 2A Items 4, 5, 8, 11, 12 and 14**

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

Our financial professionals have a direct interest in the fees charged to you and receive a portion of the advisory fees we collect from your account. Their compensation increases as assets under their management increases. They have an interest in offering you more products and services and maximizing their fees.

**Item 4: Disciplinary History**

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

No. Please refer to your financial professional's Form ADV Part 2B for more details on these and other topics. Additionally, you can email Skybound's client services at [clientservices@skyboundwealthusa.com](mailto:clientservices@skyboundwealthusa.com) to request a Part 2B Brochure.

A free and simple search tool to research us and our financial professionals is available at [www.Investor.gov/CRS](http://www.Investor.gov/CRS).

**Questions to ask us.**

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

**Item 5: Additional Information**

For additional information about our services, please see Form ADV Part 2A (ADV Part 2A) or find our Form ADV on [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

If you would like up-to-date information or a copy of this disclosure, please visit [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), our website at [www.skyboundwealthusa.com](http://www.skyboundwealthusa.com) or call (346) 845-0001 to request up-to-date information and a copy of Form CRS.

**Questions to 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?

## **Exhibit A – Summary of Material Changes**

Below you will find a summary of the changes made since our previous Relationship Summary dated May 2025:

| <b>Section Heading</b> | <b>Summary of Change</b>   |
|------------------------|--|
| Item 1 – Introduction  | Updated the company name to reflect the firm's "doing business as" designation: <i>Skybound Wealth Management USA, LLC dba Skybound Wealth USA</i> |