Client Relationship Summary
September 2026

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.

Item 2: Relationship and Services

What investment services and advice can you provide?

- We offer investment advisory services to retail investors, including portfolio management, retirement planning and financial planning. Portfolios may use individual securities, exchange-traded funds, mutual funds, Skybound model portfolios, third-party investment strategies and, where appropriate, other investments described in our Form ADV Part 2A. Our recommendations are generally made from investments and strategies reviewed through our investment process, and the availability of certain investments or strategies may depend on the custodian or investment platform used. We monitor portfolios receiving ongoing investment management as part of our standard advisory service and at least annually review portfolios and client circumstances to determine whether changes are appropriate.
- 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.
- Some of our financial professionals also provide separate financial services through affiliated Skybound entities where they are appropriately licensed or authorized. Those services are provided under separate agreements with the applicable affiliated entity and are not services provided by Skybound Wealth USA.

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 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 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.

Affiliate referrals and services.

We are part of the Skybound Wealth Management group of affiliated financial services companies. When a Skybound affiliate provides a service relevant to your needs, we may refer you to that affiliate. We and/or our financial professionals can receive an economic benefit when you engage an affiliated Skybound entity. Some of our financial professionals also provide services directly through affiliated Skybound entities, including investment advisory or insurance services where appropriately licensed. They can receive separate compensation for those services. Compensation associated with certain insurance products can vary depending on the product or provider, which creates an additional financial incentive in connection with those recommendations.

Referrals to us.

Other Skybound affiliates can receive an ongoing portion of the revenue generated from a client they refer to Skybound Wealth USA.

For additional information about our conflicts of interest, please see ~~of~~ our Form ADV Part 2A.

How do your financial professionals make money?

Our financial professionals generally receive compensation based, in part, on the advisory revenue generated from clients they service. As advisory revenue increases, their compensation can increase, creating an incentive to establish and retain advisory relationships and, where fees are based on assets under management, to increase or retain assets under our management.

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 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**.**

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. If you would like up-to-date information or a copy of this disclosure, please visit www.adviserinfo.sec.gov, our website at 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 December 2025:

Section Heading	Summary of Change
Item 2: Relationship and Services	Added disclosure regarding separate financial services provided by certain financial professionals through affiliated Skybound entities.
Item 3: Fees, Costs, Conflicts, and Standard of Conduct	Updated Item 3 to expand disclosures regarding affiliated Skybound entities, affiliate referrals and services, compensation received from referrals, and related conflicts of interest.