Form CRS
November 2026

Introduction

Savvy Advisors, Inc. ("Savvy") is registered with the Securities and Exchange Commission (SEC) 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 offer investment advisory services to retail investors including investment management, financial planning, and portfolio management to individuals, associated trusts and estates. Our advice is holistic, broadly covering each client's financial situation, and our investment recommendations most often involve stocks, bonds, mutual funds, and exchange traded funds. As a part of our standard services, we monitor and advise clients' investment portfolios on an ongoing basis.

When you engage Savvy for investment management services, we will provide ongoing advice and monitoring of your investments. In your investment management agreement with Savvy, you have the option to give us discretion to make the ultimate decision regarding the investments we purchase or sell on your behalf. Alternatively, you may retain discretion and make the ultimate decision regarding the investments we purchase or sell on your behalf. We generally require a minimum investment balance of $500,000 to maintain an account.

Clients are offered a review on at least an annual basis. Each client works with an Advisor who is responsible for helping them determine an investment plan, establishing a target allocation percentage and answering any questions the client may have about their specific financial situation. We monitor the performance of the investments on an ongoing basis and provide you with periodic reports about the performance and holdings of your account. Savvy can also provide financial planning, estate planning, tax preparation and general consulting services.

We will discuss the following questions with you to help you better understand the relationship you will have with our firm: 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?

Please refer to our Form ADV, Part 2A Brochure for more detailed information on our services, available at https://adviserinfo.sec.gov/firm/summary/318493.

What fees will I pay?

We charge clients an investment management fee that is based on the value of each client's assets under management. Fees are negotiable and range between 0.3% and 1.9% annually, depending on the size and complexity of each client's accounts. Fees are charged monthly or quarterly in advance or in arrears based on the client's advisory agreement. They are based on account values at the end of the previous quarter or average daily balance per the client's agreement with us. Our firm's compensation from fees increases as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management.

We offer fixed fees to certain clients based on the size and complexity of the relationship. Certain sub-advisors selected for our clients charge fees which are in addition to our investment management fee. Clients will be charged an additional fee for the use of direct indexing to manage their account(s). Fees for financial planning and consulting services are billed on a flat rate or hourly fee basis. Fees are negotiable and determined by the complexity of the services to be provided. The fees are assessed quarterly, and clients can select the billing form: bank account, credit card, or fees may be deducted from a selected brokerage account. In the event your financial planning or consulting agreement is terminated, the fee will be prorated based on the services provided through the date of termination.

In addition to our investment management fee, clients bear transaction fees when we buy or sell investments. Clients also pay fees to the broker-dealer or bank that maintains each account (called "custody" fees). Our firm often selects and purchases mutual funds and exchange traded funds for a portion of clients' portfolios. Such investment vehicles incur their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including our clients.

We will discuss the following question with you to help you better understand the impact of fees and costs on investments: 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?

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.

You should carefully review our Form ADV Part 2A to understand the fees and costs you will pay to us.

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 put your interest ahead of ours. 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 some examples to help you understand what this means:

Certain Supervised Persons are licensed insurance agents and receive commissions for the sale of fixed insurance products, and in some instances, ongoing compensation called trail commissions. This compensation gives these financial professionals an incentive to recommend insurance products in addition to advisory services. Savvy uses the products and services of certain companies for which certain executives have invested in the firm's parent company. This presents a conflict of interest; however, all third-party providers receive the same due diligence prior to engagement.

Savvy Wealth Management LLC ("SWM"), an affiliated registered broker-dealer and FINRA/SIPC member, provides introducing brokerage services to certain clients of Savvy Advisors. SWM and Savvy Advisors are under common ownership. This arrangement creates a financial incentive for us to recommend or facilitate the use of SWM because our corporate affiliate may receive compensation or other economic benefits from brokerage accounts maintained through SWM.

Third-Party Payments: Persons providing investment advice on behalf of our firm may be licensed as independent insurance agents and/or are registered representatives with a broker-dealer. Commission-based compensation for selling insurance products or investment products is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products or investment products to you for the purpose of generating commissions rather than solely based on your needs.

We will discuss the following question with you to help you better understand the conflicts of interest we have: How might your conflicts of interest affect me, and how will you address them?

You should carefully review our Form ADV, Part 2A Brochure for more detailed information about our conflicts of interest, available at https://adviserinfo.sec.gov/firm/summary/318493.

How do your financial professionals make money?

Our financial professionals receive a salary and may receive a discretionary bonus as well as private stock in the corporation. Additionally, our financial professionals can receive an additional economic benefit for referring clients to our broker-dealer affiliate, SWM. Certain advisors receive transition assistance in the form of forgivable loans. This assistance creates an incentive to maintain and encourage clients to maintain relationships with Savvy Advisors.

Certain individuals in our firm are licensed to sell insurance products. These sales interests result from business activities other than investment advice. This is a conflict of interest because the licensed professionals earn additional revenue when you purchase an insurance product.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

We will discuss the following questions with you to help you better understand our disciplinary history: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

Additional information about our services can be found in our Form ADV Part 2A at https://adviserinfo.sec.gov/firm/summary/318493. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at compliance@savvywealth.com .

We will discuss the following questions with you so that you better understand who to contact with any questions or complaints: 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?

AMENDED FORM CRS SCHEDULE

SUMMARY OF MATERIAL CHANGES EXHIBIT

November 2026

This is a Summary of Material Changes to our Form CRS, which describes the material changes since our Form CRS was last filed in March 2026:

- We have updated our response to disclose the compensation resulting from our affiliated broker-dealer, SWM.