

Tempo Wealth, LLC - Customer Relationship Summary (Form CRS)

March 17, 2026

Tempo Wealth, LLC (“Tempo Wealth”) 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, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: [Investor.gov/CRS](https://investor.gov/CRS). This website also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

The principal services our firm offers include portfolio management and financial planning services to retail investors, as well as investment advisory services to tax-qualified retirement plans. Portfolio management services are offered on a *discretionary* or *nondiscretionary* basis. *Discretionary authority* means that we can make changes to your portfolio without first obtaining your express prior permission. *Nondiscretionary authority* means that we will monitor your accounts and recommend investments to you, but we do not have the authority to buy or sell securities without receiving your approval. We regularly monitor your investment accounts and make investment changes when necessary. Our Firm will conduct a formal review with all clients at least annually. We will provide a detailed financial plan for clients who request such a plan. Pension consulting services are offered on a non-discretionary basis – we provide investment advice to plan representatives, but we do not make investment decisions for the plan or manage the day-to-day administration of the plan. Our firm does not currently maintain any account minimum. We do not offer any proprietary products or wrap fee programs.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act in your benefit.

You can find a more detailed description of our services in our Form ADV Part 2A, specifically in Items 4 and 7.

CONVERSATION STARTERS, 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?*

WHAT FEES WILL I PAY?

Our portfolio management fees are based on a percentage of assets under management. Asset Management fees are paid quarterly in advance and debited to your account according to the following fee schedule:

<i>Account Size</i>	<i>Fee (Annual percentage)*</i>	<u>Wealth Management w/ Financial Planning:</u>	
· First 1M	1.15%	· First 1M	1.0%
· \$1M-3M	1.10%	· \$1M-3M	1.0%
· \$3M-6M	1.0%	· \$3M-6M	.90%
· \$6M- 10M	.80%	· \$6M- 10M	.80%
· \$10M-\$20M	.70%	· \$10M-\$20M	.60%
· \$20M Up	Negotiable	· \$20M Up	Negotiable

For standalone financial planning, our fees are charged in advance and on a fixed fee basis. Financial planning fees start at \$1,000 for Renewal Financial Plans for existing clients and \$3,000 minimum for new clients with a maximum of \$15,000. For pension consulting services, we charge an annual fee based on a percentage of plan assets under advisement, a flat fee, or a combination thereof, as set forth in the applicable 3(21) Investment Advisory Agreement. Fees are billed quarterly in arrears, as agreed upon in the agreement. Fees may be paid directly by the plan sponsor or deducted from plan assets, as directed by the plan representatives. In addition to the fees we charge, you will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange-traded funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders.

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 can find more detailed information about fees in our ADV Part 2A, specifically Item 5.

CONVERSATION STARTERS, 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 a conflict with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are two examples to help you understand what this means.

1. Example: Tempo Wealth and its investment adviser representatives receive compensation based on a percentage of your assets under management. As the value of your assets under management increase, total compensation you pay to Tempo Wealth and its representatives also increases. However, if your account value decreases, you will still pay a fee to Tempo Wealth and its representatives.
2. Example: Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional may offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

CONVERSATION STARTER, ask your financial professional:

- *HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?*

You can find more detailed information about fees in our ADV Part 2A, specifically Items 5 and 10.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid a portion of the fee we charge you after our expenses are paid. Each individual may receive a percentage of the fee you pay based on their participation in servicing and advising your accounts. In addition, as stated above, financial professionals who are also insurance licensed may earn a commission on insurance products sold to advisory clients. Clients are under no obligation to purchase insurance products through representatives of the firm.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, one of our Advisory Affiliates have a disciplinary history. Our Firm does not. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial 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 obtain additional up-to-date information and/or request a copy of the relationship summary by calling: 440-568-3676.

CONVERSATION STARTER, ask your financial professional:

- *WHO IS MY PRIMARY CONTACT PERSON? IS HE OR SHE A REPRESENTATIVE OF AN INVESTMENT ADVISER OR A BROKERDEALER? WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?*