

## ITEM 1 – INTRODUCTION

Mosley Wealth Management, Inc. (“MWM”) is registered with the United States Securities and Exchange Commission as a Registered Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the 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.

## ITEM 2 - RELATIONSHIPS AND SERVICES

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

We offer investment advisory services to retail investors. Our principal services, accounts or investments we make available to retail investors are Asset Management Services. As part of its standard services, MWM monitors client portfolios on a continuous and ongoing basis while regular account reviews with clients are conducted on at least an annual basis. Such reviews are conducted by the Client’s Investment Adviser Representative. You may give us written discretionary authority to effect or direct transactions in your accounts without first seeking your consent, including selecting the securities to be purchased or sold, the amount of securities to be purchased or sold, when transactions are made, and the subadvisor to be hired or fired.

Additional information about our services is available in our Form ADV Part 2A, which is available here:

<https://adviserinfo.sec.gov/firm/summary/318592>

### **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?***

## ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

### *What fees will I pay?*

We offer our Asset Management services on a fee basis, based upon your assets under management. The more assets that are in your account the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in your account. MWM allows the account adviser representative (“IAR”) discretion to set the individual advisory fee within the fee range disclosed to you in our Form ADV Part 2. The annual fees are negotiable and will be set forth in the Client Fee Disclosure in the Asset Management Agreement upon execution. Advisory fees received by MWM do not exceed 1.85%. Lower fees for comparable services may be available from other sources. In addition to our advisory fees, you may also incur certain charges imposed by other third parties including securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, margin costs, underlying investment expenses or other fees for services performed by the custodian. More information is contained in the relevant offering documents, custodial agreements or prospectuses related to the investments or custodial services for your account. 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 more information about fees and costs, please click here to review our Form ADV Part 2A, specifically Item 5:  
<https://adviserinfo.sec.gov/firm/summary/318592>

#### 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 some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. IARs associated with MWM may also be independent licensed insurance agents, and from time to time, will offer clients insurance products in their insurance agent capacity. Clients should be aware that Insurance Companies that allow MWM IARs to offer insurance products and services will pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of an IAR.

#### Ask your Financial Professional:

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

For more information about our conflicts of interest, please review our Form ADV Part 2A, available here: <https://adviserinfo.sec.gov/firm/summary/318592>

*How do your financial professionals make money?*

Our Firm's Financial Professionals are compensated by the investment services fees as described above in Item 3 Fee section. Fee compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

#### ITEM 4 - DISCIPLINARY HISTORY

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

Yes, neither we nor our financial professionals have legal or disciplinary history. You should visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### Ask your Financial Professional:

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

#### ADDITIONAL INFORMATION

You can find more information about our services by contacting us at 855-567-0933. A copy of this Customer Relationship Summary or our Form ADV Part 2 may be obtained by calling us at that number.

#### Ask your Financial Professional:

- ***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?***

## **MATERIAL CHANGES SINCE LAST FILING**

February 17, 2026 – *Item 3 was updated to reflect advisory fees received by MWM do not exceed 1.85%. Item 4 was updated to reflect a YES under Disciplinary History.*