Pandowealth. LLC
Form CRS Relationship Summary
Dated October 14, 2026

Pandowealth. LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you 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.

What investment services and advice can you provide me?

Our services include Personal CFO Services (comprehensive financial planning, discretionary investment management, and optional tax preparation), Educational Workshops and Videos, Retirement Plan Consulting and Fiduciary Services, and Entity Services.

Monitoring: Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives. If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

Investment Authority: Through our Investment Management Services, we maintain **discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s)

Account Minimums and other Requirements: We do not require minimum income, asset levels, or other similar preconditions.

For Additional Information regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

Questions to Ask your Adviser:

1. ***"Given my financial situation, should I choose an investment advisory service? Why or why not?"***
2. ***"How will you choose investments to recommend to me?"***
3. ***"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"***

What fees will I pay?

The amount of fees you pay to our firm and the frequency with which you are billed depends on the services provided. For our Personal CFO service, we charge an upfront onboarding fee followed by an annualized, blended tiered asset-based fee billed quarterly in arrears, subject to a quarterly minimum fee of $2,000 to $2,500 (depending on household complexity). Standalone investment management is available on a limited exception basis for family members of active clients. For Retirement Plan Fiduciary Services, we charge an asset-based fee subject to quarterly plan minimums: $750 to $1,125 for 3(21) services (based on plan complexity) and a $125 quarterly minimum for 3(38) services. For Entity Services, we charge a setup fee followed by a fixed fee. For clients enrolled in our Direct Indexing strategy, an independent third-party sub-advisor (Vanguard) debits a separate sub-advisory fee directly from your account quarterly.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Unless we indicate that your assets are managed through a Wrap Fee Program, our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay

include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

Ask your Adviser: "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 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.

Ask your Adviser: "How might your conflicts of interest affect me, and how will you address them?"

Additional Information: We endeavor, at all times, to put the interests of our clients first. Our firm's business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. The firm's related persons buy or sell securities that are the same as, or similar to, those recommended to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendation, etc.), firm policy may require that we periodically restrict or prohibit related parties' transactions. Our Chief Compliance Officer must approve any exceptions in writing, and personal trading accounts are reviewed on a quarterly or more frequent basis. A conflict of interest exists because employees of Pandowealth may personally invest in private funds we recommend to clients. Pandowealth does not receive any compensation for performing due diligence on these private funds, nor does the firm receive any compensation when an advisory client invests in a private fund the firm has performed due diligence on. Pandowealth does not manage any private fund assets, including those on which we perform due diligence, or those in which employees may personally invest. Since we routinely recommend a custodian for our advisory clients, there is an inherent conflict of interest involving our recommendation since our firm receives various benefits from that custodian which may influence our choice of custodian for brokerage services. Note that we are not compensated for trade routing/order flow, nor are we paid commissions on trades. We do not receive interest on our client accounts' cash balances.

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

No. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your Adviser: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

For additional information about our services, visit our website https://www.pandowealth.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (678) 712-6656.

Ask your Adviser: 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?

SUMMARY OF MATERIAL CHANGES

Since the previous filing of Form CRS in March 2025, the following material changes have been made to this version:

- Updated our service descriptions, increased our Personal CFO quarterly fee minimums ($2,000–$2,500), updated our Business Retirement Plan 3(21) quarterly minimums ($750–$1,125), and disclosed third-party sub-advisory fees for Direct Indexing strategies.