



Part 3 of Form ADV: Client Relationship Summary

March 25, 2026

Is an Investment Advisory Account right for you?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1 | Introduction

Almega Wealth Management LLC (“Almega”, “Firm”, “We”, “Our”) is an investment advisor, with registration pending with the Securities and Exchange Commission (SEC), that provides advisory services for a fee rather than brokerage commissions. It is important for you, a retail investor, to understand the differences between the services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/crs) offers free and simple tools to research firms and financial professionals. It also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2 | What investment services and advice can you provide me?

What investment services and advice can you provide me?

Almega Wealth Management offers services to high-net-worth and retail investors: Investment Management, Financial Planning, Retirement Plan Services, and Tax Planning. We customize our services to our clients’ individual needs by determining their specific goals, objectives, risk tolerance, time horizon, investment restrictions, and other factors that shape the financial advice they receive. We develop an investment risk profile with you, which we use in our relationship with you to help you understand the potential risks and rewards associated with your investments; this risk profile also helps guide us in the management of your investments. Almega regularly monitors investment accounts for, among other things, allocations of investments that are outside of our clients’ stated goals and objectives.

Almega Wealth Management typically receives discretionary authority from the client to select investments to be bought or sold during an advisory relationship. We exercise investment discretion only in accordance with an Investment Policy Statement, based on the stated risk profile for the particular client account. In limited circumstances, Almega also offers non-discretionary services, in which we obtain the client's prior authorization before implementing investment recommendations.

Almega Wealth Management generally requires a minimum portfolio size of \$1,000,000 and a minimum investment advisory annual fee of \$10,000. In certain circumstances, we may waive this minimum based on the client’s circumstances, for family members of clients, and for clients referred to us; this minimum may also be waived for clients participating in the Dave Ramsey SmartVestor program. These minimums may have the effect of making our services impractical for certain individuals or entities. We, in our sole discretion, may waive our stated account minimums.

You could consider asking us questions like the following:

- *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, Cost, Conflicts and Standard of Conduct

Almega Wealth Management charges asset-based fees for its services. Our fee for wealth management services, including investment advisory, is based on your total assets under management with our firm, ranging 1.10% to 0.10%. Fees are charged quarterly in advance based on the value of the client's account(s), as determined by the custodian, on the last day of the previous quarter. You will pay fees whether you make or lose money on your investments. Fees will reduce the returns on your investments

over time. Please make sure you understand what other fees and costs you are paying, such as custodian fees and underlying investment fees.

While our standard agreement identifies the services provided, we may, from time to time, quote a hourly rate for services based on the scope of the engagement. Additional information on fees can be found in our Form ADV, Part 2A, Item 5. You could consider asking us questions like the following:

- *Help me understand how these fees and costs might affect my investments.*
- *If I give you \$1 million 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 acknowledge a strict fiduciary duty to you. We are required to act in your best interest and not put our own interests ahead of yours. At the same time, the way we are compensated 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:

- Generally, we are paid based on the assets in your account. We may recommend you add assets or funds to that account. Even though that advice may be in your best interest, it is conflicted because the more money in your account, the more fees we would collect from you.
- We receive client referrals from third parties to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees to encourage third parties to refer clients to us, whom they might otherwise not refer.

For additional information on conflicts, please refer to our Form ADV, Part 2A. You could consider asking us questions like the following:

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

How do your financial professionals make money?

Our advisors may be compensated through salary, based on the amount of client assets under management that they personally manage, bonuses, and firm profitability.

Regardless of how our advisors are compensated, there is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

Item 4 | Do you or your financial professionals have legal or disciplinary history?

Yes. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research Almega and our financial professionals.

You could consider asking us questions like the following:

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

Item 5 | Additional Information

To find additional information about Almega, such as a full copy of the ADV Part 2, and to request a copy of the *Customer Relationship Summary*, please go to <https://almega-wealth.com> and reach out via our contact form. If you would like to request up-to-date information or a copy of the relationship summary, please call us at 480-770-4700 or email info@almega-wealth.com.

You may also find a copy of the most recent ADV Part 2 at <https://adviserinfo.sec.gov/firm/summary/316840>.

You could consider asking us questions like the following:

- *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?"*