

Customer Relationship Summary – Form CRS

Item 1 – Introduction

Eudaimonia Wealth LLC (“Eudaimonia Wealth”) is an investment adviser registered with the United States Securities and Exchange Commission (“SEC”).

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 www.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?

Description of Services: Eudaimonia Wealth provides investment advisory services to retail investors, which includes discretionary Investment Management Services and Financial Planning Services. Our services are tailored to meet your unique financial needs, investment objectives, and goals.

With our Investment Management Services, we provide ongoing management of your investment portfolio, which includes your brokerage accounts maintained by a qualified custodian. We collaborate with you to develop and manage a personalized investment strategy based on your specific financial circumstances and designed to achieve your financial goals.

Our Financial Planning Services involve an evaluation of your current financial circumstances and projections for the future. Using available data, we analyze cash flows, asset values, and withdrawal plans to create a personalized financial plan. You will receive a detailed written or electronic report with actionable insights and recommendations tailored to your goals.

To accommodate different client needs, we offer three arrangements for our Financial Planning Services: Ongoing Financial Planning provides continuous guidance and updates to your financial plan, Project-Based Financial Planning provides limited-scope support for specific financial goals or concerns, and Hourly Financial Planning provides as-needed advice and planning.

Monitoring: Regular monitoring of your accounts is included as part of our standard Investment Management Services. On at least a quarterly basis, we will review the performance of your accounts and the applied investment strategy to ensure it remains appropriate. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews, if necessary.

For our Ongoing Financial Planning Services, we will review the financial plan and the client’s progress towards goals or

recommendations at least annually. We will update the financial plan to reflect the client’s current financial situation, desired goals, and anticipated future needs. For clients receiving our Project-Based or Hourly Financial Planning Services, we typically do not provide any ongoing review, monitoring, or reporting.

Investment Authority: For our Investment Management Services, our discretionary authority to buy, sell, and otherwise transact in securities in your accounts is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement.

Our Financial Planning Services are provided on a non-discretionary basis. This means clients have the option to implement any of the recommendations made in the financial plan. Clients are not obligated to implement any financial planning recommendations made by us.

Limited Investment Offerings: Our advice is not limited to certain types of investments. We do not offer proprietary products.

Account Minimums and Other Requirements: We do not have a minimum account size requirement.

Additional Information. This is a brief summary of our services. Additional information is available in Items 4 and 7 of our Form ADV Part 2A (“Firm Brochure”).

Ask Your Investment Adviser

- 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?

Principal Fees and Costs: How we are paid depends on the type of advisory service we provide. Fees could be negotiable based on factors such as the complexity of your financial situation or total assets under management. In addition, we reserve the right to offer fee waivers or discounts at our discretion.

For our Investment Management Services, our fee is based on a percentage of your assets under management on a tiered fee schedule that typically ranges from 0.30% to 1.20%. The fee is based on the market value of the assets under management as of the last day of the calendar month and is paid monthly and in arrears. Our minimum annual fee is \$10,000. Fees are typically directly debited from your brokerage accounts, or you may pay by check.

For our Financial Planning Services, we typically charge a fixed fee or an hourly fee, depending on the specific service we provide. For our Ongoing Financial Planning Services, fees include an upfront fee typically ranging from \$500 to \$5,000 and an ongoing monthly fee typically ranging from \$150 to \$500 per month. The upfront fee is paid upon engagement and the ongoing monthly fee is paid monthly in advance. For our Project Based Financial Planning Services, we typically charge a fixed fee between \$500 and \$10,000. Half of the fee is due at the beginning of the engagement, with the remainder due upon delivery of the financial plan. Hourly Financial Planning Services are offered at an hourly rate of \$300, and the total fees will be due upon completion of the engagement. Fees may be paid by electronic funds transfer or check.

Wrap Fee Programs: We do not offer a wrap fee program.

Other Fees and Costs: In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees.

Additional Information: 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. Additional information about our fees or additional fees you may pay is available in Item 5 of our Firm Brochure. See Item 5 below for instructions on how to obtain a copy of our Firm Brochure.

Ask Your Investment Adviser
<ul style="list-style-type: none"> 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.

Conflicts of Interest: When we charge an asset-based fee, the more assets there are in your accounts, the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in your accounts. When we charge a fixed or hourly fee, our fees are typically correlated to the degree of complexity involved in managing your account or developing a financial plan. Therefore, we may have an incentive to add additional complexity with respect to your accounts or plan.

Additionally, the custodian we recommend provides us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us with products or services that do not directly benefit you, this creates an incentive to recommend that custodian. To learn how

we address this incentive, please refer to Item 12 of our Firm Brochure.

Brett Koeppel, principal owner of Eudaimonia Wealth, is a licensed insurance agent. However, he no longer sells any insurance products and is not affiliated with any insurance companies and will not sell any insurance products to clients or prospective clients of our firm.

We do not offer proprietary products, do not participate in any revenue sharing or client referral arrangements, or have any other sources of revenue.

Ask Your Investment Adviser
<ul style="list-style-type: none"> How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Eudaimonia Wealth is a fee-only firm, which means the only compensation we receive is from our clients for our advisory services. However, this compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us. Our fiduciary responsibility to you means we are legally required to act in your best interest, and we pride ourselves on our reputation of honesty and transparency.

Item 4 – Disciplinary History

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

No. Neither our firm nor our financial professionals have any legal or disciplinary events to disclose.

Visit investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

As Your Investment Adviser
<ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 – Additional Information

Additional information is available in our Firm Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at www.eudwealth.com. You may also call us at (716) 362-1182 to obtain copies of these documents at any time.

Ask Your Investment Adviser
<ul style="list-style-type: none"> 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?

Exhibit A – Summary of Material Changes

Since our last Form CRS filing dated January 29, 2025, we have made the following material changes:

- We have updated the minimum fee for Investment Management Services to \$10,000 (from \$8,000).