

Form CRS (Client Relationship Summary)

Dated: September 10, 2026

Item 1: Introduction

OnTrack Wealth Management, LLC ("OnTrack Wealth Management" or "Advisor") 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include Ongoing Comprehensive Financial Planning, Investment Management, Retirement Plan Consulting, and Personal Tax Return Preparation.

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 service, we maintain **discretionary authority** where you authorize us to buy and sell investments without obtaining your consent prior to each transaction.

Limited Investment Offerings:

We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments.

Account Minimums and other Requirements:

There is no account size requirement for retail investors to open or maintain an account under our management.

For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your 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?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For Ongoing Comprehensive Financial Planning combined with Investment Management services, we reserve the right to charge an upfront fee (due upon signing the Agreement) for this service. Following the payment of the upfront fee and transfer of managed assets, Clients will also be charged a fee based on a percentage of assets under management, not to exceed 1.20%; Fees are charged quarterly in arrears. For Retirement Plan Consulting services, we are compensated according to the value of plan assets, not to exceed 0.50% of total plan assets; Fees are charged quarterly in arrears. Basic, personal Tax Return preparation services are offered at no additional cost to clients using our other services.

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. For additional information, please review Item 5 of our Form ADV Part 2A.

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.* For example, if your account value goes up, and while the tiered management fee percentage may stay the same, the total compensation you pay us goes up proportionately. For example, if your assets goes up or down, our fixed annual fee stays the same. Also, we may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.

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

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and are not paid commissions. Financial professionals who have an ownership interest in the firm will also receive additional compensation in the form of distributions.

Item 4: Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://www.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?

Item 5: Additional Information

You can find additional information regarding our firm and receive a copy of this relationship summary by visiting our website at www.ontrackplans.com or by contacting (734) 751-6818.

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 our previously-filed Form CRS (dated May 15, 2026), we have made the following material changes:

- We no longer offer Standalone Ongoing Comprehensive Financial Planning so any references to this have been removed.
- Item 3 has been updated to state that we may charge an upfront fee for Ongoing Comprehensive Financial Planning combined with Investment Management.