

LAS OLAS CAPITAL WEALTH, LLC
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
July 22, 2026

Las Olas Capital Wealth, LLC (“LOCW”) is registered as an investment adviser with the Securities and Exchange Commission (SEC). We offer our clients investment advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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.

What investment services and advice can you provide me?

We offer investment management/advisory services through a wrap fee program, financial planning, corporate advisory services, non-transactional advice and consulting, and investment banking advice to clients. We tailor our investment advice to the unique needs of each client. Client portfolios are managed in accordance with each client’s financial situation, investment objectives and limitation. Our investment recommendations include various types of investments, including stocks, bonds, mutual funds, exchange traded funds, alternative investment vehicles, and others.

Our clients typically grant us ongoing discretionary authority to manage their accounts, which means we can buy and sell investments on their behalf without seeking permission on a trade by trade basis. Clients have the right to limit the discretionary authority on their account.

We also offer our services on a non-discretionary basis. This means the client makes the ultimate decision regarding purchases and sales prior to us executing a trade. Your investment advisory agreement will state whether your accounts are managed on a discretionary or non-discretionary basis.

Monitoring: We monitor client portfolios on an ongoing basis. Your investment adviser conducts account reviews at least annually.

Account Minimums and Other Requirements: There is no minimum account/portfolio value for our financial planning services, and, while there is no minimum value for our direct investment program, certain third party managers we recommend may have required minimum investment amounts. Our wrap fee program requires a minimum portfolio value of \$1,000,000. The minimum may be waived at our discretion.

Additional information about our services can be found on Part 2A of our Form ADV and in our wrap fee brochure, both of which are available at <https://adviserinfo.sec.gov/>.

Key Questions to 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?

What fees will I pay?

Our fees are based on the services provided. Fee rates can be asset-based or fixed fees, are negotiable, and outlined in your written investment advisory agreement. Fees are generally charged quarterly in advance on all assets in your accounts unless certain assets are designated in writing for exclusion.

The annual fees for our wrap fee program range from 0.50% to 1.75%. This fee includes the expenses associated with placing trades and custodial fees with our designated broker. However, for accounts that you direct to a broker outside of our wrap fee program you may incur commission or other transaction charges. Services provided through a wrap fee program may cost you more or less than purchasing these services separately.

In addition to the advisory fee you pay LOCW, you may also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks, and other financial institutions, including third-party managers. These additional charges could include brokerage commissions, transaction fees, custodial fees, margin costs, wire fees, account transfer fees, embedded fees and expense ratio charges imposed directly by a mutual fund, exchange-traded fund, or alternative investment as disclosed in the fund’s prospectus or offering documents. Additional information about fees is included in Item 5 of our ADV Part 2A, available at <https://adviserinfo.sec.gov/>.

Because we are compensated based on the amount of assets in your account, we are incentivized to increase your assets. During periods of lower trading activity, the advisory fee may be higher than the transaction charges you would have paid in a brokerage account.

Key Questions to 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?

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.

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.

One of our affiliates, Las Olas Capital Advisors ("LOCA"), manages certain private funds (private pooled investment vehicles) which we may recommend to you. Our Firm, certain members of its management, may acquire, directly or indirectly, investment interests in these funds or have other financial interests (e.g., General Partner, Officers, Board Members, etc.) in the funds. This presents a conflict of interest because we have investments and/or are compensated by the private funds.

We are also affiliated with Las Olas Capital Partners, LLC ("LOCP"), which may act as a placement agent for both proprietary and third-party private funds. Individuals providing advice on behalf of our firm are registered representatives of LOCP, an affiliated broker-dealer, and receive compensation related to the purchase and sale of securities or other investment products. In some cases, these individuals may also earn a share of management fees and carried interest from the investments they recommend or sell to you. This compensation is in addition to our advisory fees. This structure creates a conflict of interest, as these individuals may be incentivized to recommend investment products based on the compensation they receive, rather than solely on your needs.

We also compensate unaffiliated third parties for client referrals and, in turn, may receive compensation from unaffiliated third parties for referring clients to them. These arrangements will not cause such clients to pay more in fees than the client would otherwise pay had there been no solicitor's compensation. The existence of referral fees creates a financial incentive for LOCP to recommend the contracted third party to its clients for certain services. This creates a conflict of interest; however, the clients are not obligated to retain the recommended third party for those services. Comparable services and/or lower fees may be available through other providers.

Some of our advisors also serve as licensed insurance agents and receive commissions, incentives, bonus, and other economic incentives for selling insurance products. The receipt of such compensation creates a conflict of interest.

Refer to our brochures (Form ADV Part 2A, Items 5, 10, 12 and 14 and Form ADV Part 2 Appendix 1, Items 4 and 9) for further information about conflicts of interest.

Key Questions to Ask Your Adviser

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

How do your financial professionals make money?

Financial professionals servicing your account(s) are compensated based on the percentage of revenues generated from your account(s) which is based on the following factors: the amount of client assets they service, time and complexity required to meet a client's needs, and the revenue the firm earns from the person's services or recommendations.

The firm also receives compensation from unaffiliated third parties for referring clients to them for certain services.

Some of our advisors also serve as licensed insurance agents and receive commissions, incentives, bonus, and other economic incentives for selling insurance products. The receipt of such compensation creates a conflict of interest.

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

Yes. While the Firm has not been subject to any legal or disciplinary events, certain personnel have prior events. One individual had a customer dispute that was resolved over 10 years ago, and another employee was fined by a state when his prior firm failed to register him in the state after he moved. Both events are fully disclosed in the individuals' U-4 filings. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Key Questions to Ask Your Adviser

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

Additional information about our services can be found at <https://adviserinfo.sec.gov/>. You may contact us at (954) 289-4692 for up-to-date information about our firm and to request a current copy of our relationship summary.

Key Questions to 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?