

Pearl Wealth LLC
Form CRS Customer Relationship Summary, March 30, 2023

	<p>Pearl Wealth LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser.¹ Brokerage and investment advisory services and fees differ and it is important for the retail investor 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.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to retail investors, including discretionary portfolio management and financial planning services. We monitor retail investors' investments at a minimum of quarterly, and such monitoring is part of our standard services]. Our ability to monitor investments is not subject to any material limitations.</p> <p>When we accept discretionary authority, we place trades in retail investors' accounts without contacting them prior to or obtaining their approval of such trades. There are generally no material limitations on our discretionary authority, although clients may impose restrictions on investing in certain securities or types of securities, in which case we obtain those clients' approval before each transaction that may be inconsistent with those limitations.</p> <p>When we provide non-discretionary investment advisory services, the retail investor makes the ultimate decision regarding the purchase or sale of investments.</p> <p>We are committed to our investment discipline and holdings but may advise on general asset allocation for non-advised accounts such as company retirement plans. This advice would be supportive of overall long-term goals, risk and time horizon.</p> <p>Before entering into an advisory relationship with a client, we generally require that accounts under our management have a minimum aggregate value of \$350,000, however, we may accept lower minimums in certain circumstances.</p> <p>For additional information, please see Items 4 and 7 of our Form ADV Part 2A.</p> <p>Conversation Starters. Ask your financial professional –</p> <ul style="list-style-type: none"> • 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?
<p>What fees will I pay?</p>	<p>The principal fees and costs incurred by retail investors who receive our investment advisory services are ongoing asset-based fees with a minimum account charge. Some clients may pay additional hourly fees for certain services (e.g., financial planning). Asset-based fees are generally assessed as a percentage of a retail investor's assets under our advisement. Our fees are assessed quarterly. Because of the asset-based fee structure, the more assets there are in a retail investor's advisory accounts, the more he or she will pay in fees, and we may therefore have an incentive to encourage retail investors to increase the assets in their account. Depending upon the tier of service, we may receive additional hourly fees for clients who obtain additional services and that may be an incentive to encourage retail investors to seek those additional services. However, with a minimum account charge and various tiers of service we endeavor to reduce potential conflicts of interest. Please see Form ADV, Part 2A, and Item 5.</p> <p>In addition to paying the principal fees and costs described above, a retail investor may pay the following other fees and costs in connection with receiving investment advisory services from us: custodian fees, transaction fees, and product-level fees (e.g., fees for accessing third-party asset managers)</p> <p>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.</p> <p>For additional information, please see Items 5.A., B., C., and D. on our Form ADV Part 2A.</p> <p>Conversation Starters. Ask your financial professional –</p> <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?
<p>What are your legal</p>	<p>When we act as your investment adviser, we have to act in your best interest and not put our</p>

¹ Please note that registration as an investment adviser does not imply a certain level of skill or training.

<p>obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</p>	<p>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. Certain brokers and custodians provide us with products and services for free or at reduced rates, which creates a conflict of interest for us to engage or recommend such brokers and custodians.</p> <p>Conversation Starters. Ask your financial professional –</p> <p>How might your conflicts of interest affect me, and how will you address them?</p> <p>For additional information, please see Item 14 on our Form ADV Part 2A.</p>
<p>How do your financial professionals make money?</p>	<p>Our investment professionals receive salaries, and bonuses and distributions based on profitability. There is no additional compensation for recommending a particular investment over another.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No, neither we nor our financial professionals have legal or disciplinary history.</p> <p>Please visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.</p> <p>Conversation Starters. Ask your financial professional –</p> <ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct?
	<p>For additional information about our services, please visit our website, https://pearlwealthllc.com/. If you would like additional, up-to-date information or a copy of this Form CRS, please call 503.223.2539.</p> <p>Conversation Starters. Ask your financial professional –</p> <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?

041172\00002\16106791v3