Client Relationship Summary
Axxcess Wealth Management, LLC (CRD# 164081)

Introduction

Our firm, Axxcess Wealth Management, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include our core service – wealth management, which is a combination of financial planning and investment management. We may also offer advisory services – financial planning and consulting as a standalone service. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation, in order to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust, and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, bonds, options, independent managers, Unified Managed Accounts, Unified Managed Household Services, real estate investment trusts, structured products, alternative investments, and pooled investment vehicles in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually or more frequently, depending on your needs.
Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing. We also offer our services on a non-discretionary basis, which means we are required to obtain your consent prior to executing any trades in your accounts. Therefore you will make the ultimate decision regarding the purchase or sale of investments in your accounts. However, we may not be able to aggregate your order with other client orders under this type of authority, and therefore you may not receive the same price as other clients.
Account Minimums and Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts, and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's Investment Adviser Public Disclosure Page.
Conversation Starters: *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Asset-Based Fees: Our asset-based fees for wealth management services range from 0.15% to 2.00% annually. This fee is collected on a monthly or quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.
Hourly Fees: Our hourly fees for financial planning and consulting range from $100 up to $500 per hour. Hourly fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement, with the balance due upon completion of the agreed-upon deliverable[s]. Hourly fees are negotiable and based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.
Fixed Fees: Our fixed fees for financial planning and consulting are negotiable and based on the nature and complexity of the services to be provided and the overall relationship with us. Fixed fees may be invoiced up to fifty percent (50%)

March 30, 2023

of the expected total fee upon execution of the financial planning agreement, with the balance due upon completion of the agreed-upon deliverable[s]. For ongoing services, we collect our fees on a monthly, quarterly, or annual basis. We provide you with an estimate of the total costs prior to engaging us for these services.

Performance-Based Fees: We also charge a performance-based fee on the assets that we manage which are fees based on any gains within your accounts. Our performance-based fee does not exceed 20%. This presents a conflict of interest as we are financially incentivized to make investments that are riskier or more speculative than might otherwise be the case in the absence of such an arrangement.

Other Fees and Costs: In addition to our advisory fee, you will also be responsible for any third-party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds, other product-level fees associated with your investments, and applicable securities transaction 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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

Conversation Starters: *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 interests 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 is an example to help you understand what this means. Some of our financial professionals are registered representatives of unaffiliated broker-dealers and/or are licensed as insurance agents. In addition to our services, your financial professional will offer you brokerage services through their separate capacity as a registered representative and/or will offer you insurance products in their separate capacity as an insurance agent. The commission-based compensation for transactions implemented through unaffiliated broker-dealers and/or the implementation of insurance products are separate from our advisory fees. Therefore, there is a financial incentive to recommend that you implement securities transactions through the unaffiliated broker-dealers and/or implement insurance through our financial professionals. You are encouraged to learn more about the unaffiliated broker-dealers by reviewing their Client Relationship Summaries.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices, and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A, available via our firm's **Investment Adviser Public Disclosure Page**.

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

How do your financial professionals make money?

Our financial professionals receive compensation based on the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Disciplinary History

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

Yes. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A, available via our firm's **Investment Adviser Public Disclosure Page**, or by visiting our website, **www.axxcesswealth.com**. You can request up-to-date information and a copy of our Client Relationship Summary by contacting us at **admin@axxcesswealth.com** or (858) 217-5347.

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