

# **Perissos Private Wealth Management**

## **Form CRS – Customer Relationship Summary, February 12, 2025**

### **Item 1: Introduction**

Perissos Private Wealth Management is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services 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 <http://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?**

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include portfolio management services, portfolio consulting services, sub-advisory management services, financial planning and consulting services, and retirement plan consulting services.

We offer advice on equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, mutual fund shares, options contracts on securities, options contracts on commodities, interests in partnerships investing in real estate and interests in partnerships investing in oil and gas interests.

Additionally, we may advise you on various types of investments based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship. We do not require an account minimum.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/brochure/217514>.

#### ***CONVERSATION STARTERS: Ask your financial professional:***

- *Given my financial situation, should I choose a brokerage service or 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 Standards of Conduct**

#### **What fees will I pay?**

Our fee for portfolio management services is based on a percentage of your assets under management ranging from 1.00% to 2.00%. Our annual portfolio management fee is billed and payable quarterly in arrears or advance, based on the value of the account on the last day of the previous quarter.

Legacy clients may have fees that do not align with the above fee schedule and are lower due to their legacy status.

If the portfolio management agreement is executed at any time other than the first day of a calendar quarter, our fees will apply on a pro-rata basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client. Our advisory fee is negotiable, depending on individual client circumstances.

Portfolio consulting fees range from \$100-\$300/hour. Financial planning fees range from \$800 to \$10,000 per project.

In addition to our fees, clients may also pay other fees or expenses to 3rd parties. These 3rd parties can include custodians, brokers and/or 3rd party outside portfolio managers and others. 3rd party fees can include management fees charged by outside portfolio managers, commissions on securities transactions, custodial fees, deferred sales charges, and other fees and taxes on brokerage accounts and securities transactions. The issuer of some of the securities or products we purchase for clients, such as ETFs, mutual funds or other similar financial products, may charge product fees that affect clients. Perissos Private Wealth Management does not charge these fees directly to clients and does not benefit from any such fees. For example, an ETF or a

mutual fund typically includes embedded expenses that may reduce the fund's net asset value, and therefore directly affect the fund's performance and indirectly affect a client's portfolio performance or an index benchmark comparison. Expenses of an ETF may include management fees, custodian fees, brokerage commissions, and legal and accounting fees.

**The more assets there are in a retail investor's account, the more a retail investor will pay in fees, and ACT may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. 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 see Form ADV, Part 2A brochure (Item 5 of Part 2A) at the following link:  
<https://adviserinfo.sec.gov/firm/summary/217514>

**CONVERSATION STARTERS: Ask your financial professional:**

• *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 must 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 affect the investment advice we provide you. Here is one example to help you understand what this means: Some persons providing investment advice on behalf of our Firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees.

**CONVERSATION STARTER: Ask your financial professional:**

• *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 paid based on the percentage of revenue received by the Firm. Certain representatives are also licensed insurance agents and earn a commission in this separate capacity. This creates a conflict of interest in that these representatives are incentivized to recommend products to you for which they are entitled to earn a commission. You are not required to purchase insurance through our representatives in their separate capacity.

**Item 4: Disciplinary History**

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

No. However, we encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

**CONVERSATION STARTER: Ask your financial professional:**

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

**Item 5: Additional Information**

Additional information about Perissos Private Wealth Management is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). If you would like additional, up-to-date information or a copy of this relationship summary,

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact (405) 212-9690 or visit the following link: <https://adviserinfo.sec.gov/firm/summary/217514>

**CONVERSATION STARTER: Ask your financial professional:**

• *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?*

**Material Changes:**

We have updated this Customer Relationship Summary to reflect the fact that we do not impose an account minimum.