McAlvany Wealth Management, LLC
Form Customer Relationship Summary, March 10, 2026

McAlvany Wealth Management, LLC (hereinafter referred to as the "Firm") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you as a retail investor 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.

What investment services and advice can you provide me?

The Firm provides investment management services to retail clients. The Firm creates portfolios that seek long-term capital appreciation and income by investing predominately in hard/real asset securities to maximize total returns with below market volatility. We define hard assets as investments that have physical properties and intrinsic asset value. To varying degrees, portfolio yield will be a principal factor in structuring investment portfolios. Our portfolios each have targeted allocations based on particular investment objectives and client risk preferences. These strategies have different degrees of risk. Our investment recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. Our client portfolios will consist primarily of the following: stocks, bonds and other fixed income securities, REIT'S, exchange-traded funds ("ETFs"), and no-load mutual funds. Client portfolios may also include precious metals. Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability. MWM's standard practice is to formally monitor all our client accounts on a quarterly basis.

The Firm offers Individual Portfolio Management, Money Manager Search and Monitoring services to its clients. The Firm also sponsors educational seminars that are open to clients and the public. MWM's standard practice is to formally monitor all our client accounts on a weekly basis. The Firm has established minimum account sizes for managed portfolios; however, these minimums may be negotiable. You can find more detailed information about these strategies, account minimums and account reviews in Items 4, 5, and 13 on our Disclosure Brochures.

The client grants the Firm discretionary authority to manage his or her investment assets at the Firm's sole discretion and without consulting with the client in advance, subject to the investment objectives, guidelines and restrictions set by the client. In connection with those services, clients should consider the application of the following:

• In addition to the monthly statements and confirmations of transactions that clients receive from their broker-dealer/custodian, we provide semi-annual reports summarizing account performance, balances, and holdings.

• A minimum of $350,000 of assets under management is required to open an individual portfolio management account with MWM. This minimum account size may be negotiable under certain circumstances. We may group certain related client accounts for the purposes of achieving the minimum account value requirement. Once an account is accepted, there are no specific minimum account requirements for maintaining an account. Further, there are no minimum fee requirements.

For additional information, please see Items 4, 7, 8, and 13 of the Firm's Form ADV Part 2A (the "Brochure").

CONVERSATION STARTER: *Ask your financial professional:*

- *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?

Fees for advisory services are based on a percentage of your assets that we advise. The annual fee will not exceed 1.5% of the client's account on the last day of the previous three-month period. Our management fees are assessed quarterly, in advance, at the beginning of each quarter. Clients will be invoiced or have their fees debited from their account in accordance with client authorization.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial and brokerage fees, including commissions. Mutual funds and exchange-traded funds also charge management fees, which are separate from the fees assessed by us.

The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the Firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Clients will incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or qualified custodian through which account transactions are executed. To fully understand the total costs associated with their investment portfolio, clients should review all the fees charged by exchange traded funds, the Firm and others.

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 Item 5 and 12 of the Firm's Brochure.

CONVERSATION STARTER: *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 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:

The Firm and/or our advisers may invest in the same securities that are recommended to and/or purchased for you, and therefore we may have the incentive to trade ahead of you, as we have the advance knowledge of the trades we will place for you. For this reason, the Firm prohibits its management person and employees from purchasing or selling any security immediately prior to a transaction in the same security being implemented for an advisory account.

We recommend that you establish an account with a third-party independent custodian. Our employees may occasionally receive economic benefits from independent custodians and other non-clients. Such benefits typically occur in the normal course of business or are part of our due diligence. These may take the form of meals and entertainment, computer linkages, discounts from selected software vendors, gifts of nominal value at conventions or holiday seasons, access to some industry publications and shared expenses for travel and lodging for attendance at education and due diligence meetings. We are very sensitive to conflicts of interest and we do not believe that any of these economic benefits influences our objectivity or negatively influences our sense of fiduciary obligations.

When the Firm's interests conflict with yours, we must identify and disclose that conflict, and you much consent to it.

CONVERSATION STARTER: *Ask your financial professional:*

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

For additional information, **please see the Item 11 of the Firm's Brochure**.

How do your financial professionals make money?

Our professionals are compensated through salaries, profit sharing, and bonuses only. There are no non-cash forms of compensation. Our professionals are not compensated based on assets under management they service or through products they buy on a client's behalf.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research McAlvany Wealth Management, LLC and its financial professionals.

CONVERSATION STARTER: *Ask your financial professional:*

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

Additional Information

For additional information about our investment advisory services, please see the Firm's Brochure. If you would like additional, up-to-date information or a copy of this disclosure, please call 866-211-8970. You may find additional information about our firm at **www.mwealthm.com**.

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?*

Exhibit 1

Under ***What investment services and advice can you provide me?,*** we added:
The Firm creates portfolios that seek long-term capital appreciation and income by investing predominately in hard/real asset securities to maximize total returns with below market volatility. We define hard assets as investments that have physical properties and intrinsic asset value. To varying degrees, portfolio yield will be a principal factor in structuring investment portfolios. Our portfolios each have targeted allocations based on particular investment objectives and client risk preferences. These strategies have different degrees of risk. Our investment recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. Our client portfolios will consist primarily of the following: stocks, bonds and other fixed income securities, REIT'S, exchange-traded funds ("ETFs"), and no-load mutual funds. Client portfolios may also include precious metals. Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability. MWM's standard practice is to formally monitor all our client accounts on a quarterly basis.

Under ***What investment services and advice can you provide me?,*** we removed:
The Firm offers Individual Portfolio Management, Money Manager Search and Monitoring services to its clients. The Firm also sponsors educational seminars that are open to clients and the public. MWM's standard practice is to formally monitor all our client accounts on a weekly basis. The Firm has established minimum account sizes for managed portfolios; however, these minimums may be negotiable. You can find more detailed information about these strategies, account minimums and account reviews in Items 4, 5, and 13 on our Disclosure Brochures. We also offer a Short Selling Strategy and a Tactical Negatively Correlated Strategy.

Under ***What fees will I pay,*** we added:
The annual fee will not exceed 1.5% of the client's account on the last day of the previous three-month period. Our management fees are assessed quarterly, in advance, at the beginning of each quarter. Clients will be invoiced or have their fees debited from their account in accordance with client authorization.

Under ***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?, we*** added:
For this reason, the Firm prohibits its management person and employees from purchasing or selling any security immediately prior to a transaction in the same security being implemented for an advisory account.

We recommend that you establish an account with a third-party independent custodian. Our employees may occasionally receive economic benefits from independent custodians and other non-clients. Such benefits typically occur in the normal course of business or are part of our due diligence. These may take the form of meals and entertainment, computer linkages, discounts from selected software vendors, gifts of nominal value at conventions or holiday seasons, access to some industry publications and shared expenses for travel and lodging for attendance at education and due diligence meetings. We are very sensitive to conflicts of interest and we do not believe that any of these economic benefits influences our objectivity or negatively influences our sense of fiduciary obligations.

Under ***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?,*** we removed:
In addition, as mentioned, our preferred minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.