Unique Wealth, LLC

March 11, 2026

FORM CRS

Unique Wealth, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

Conversation Starters: It is important for you to understand your account, its terms and limitations, and the relationship you have with Unique Wealth, LLC. Each section in this document offers a series of "Conversation Starters" that offers prompts you may want to ask to further discuss our relationship, our processes and the fees charged for our services.

What investment services and advice can you provide me?
We offer the following investment advisory services to retail investors: **Financial Planning & Consulting Services; Portfolio Management Services; Selection of Other Advisers; and Retirement Plan Services.**

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure, Items 4, 5, 7, 8, 13 and 16 by clicking this link https://adviserinfo.sec.gov/firm/summary/312462 .

- **Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a regular basis.
- **Investment Authority:** We manage investment accounts on a *discretionary* basis whereby **we** *will decide* which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also may provide *non-discretionary* investment management services as an accommodation whereby we will provide advice, but *you will ultimately decide* which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.
- **Investment Offerings:** We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, mutual fund shares, United States government securities, options contracts on securities, money market funds, REITs, structured notes, ETFs, private placements, and digital assets.
- **Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Key Questions to 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?
The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A Brochure, Items 5 and 6 by clicking this link https://adviserinfo.sec.gov/firm/summary/312462 .

- **Asset Based Fees -** Typically, payable quarterly in advance. However, certain retirement accounts may be payable in arrears. Your fee will depend on the services you receive and the amount of assets in your account. While your asset-based fee rate may be reduced as you add assets to your account, the more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our revenue;
- **Hourly Fees -** Payable in arrears;
- **Fixed Fees -** One-half of the fee payable upon execution of the advisory agreement and the remainder is due upon completion of the agreed upon services; and

- **Other Advisory Fees -** You will pay additional advisory fees charged by third party money managers (i.e., independent managers), which are separate and apart from our fees.
- **Additional Fees** - Clients will also pay additional fees and/or expenses associated with mutual funds and ETFs. Clients will also be responsible for paying the custodial/brokerage fees, account maintenance fees, and transaction charges.

Examples of the most common fees and costs applicable to our clients are:

- Custodian and/or Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities including trade-away fees; and
- Other product-level fees associated with your investments.

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.

Key Questions to 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.

- *Third-Party Payments*: Certain financial professionals providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn either fee or commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions.

Refer to our Form ADV Part 2A Brochure by clicking this link https://adviserinfo.sec.gov/firm/summary/312462 to help you understand what conflicts exist.

Key Questions to 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?

The financial professionals servicing your account(s) are compensated in the form of a salary and bonus. Their compensation is based on the amount of client assets they service and their job performance. The more advisory services they provide and investment assets they manage, the more they can earn. The bonus compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to increase revenues on your and other clients' accounts.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose.
Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 813-816-2030 or click the link provided https://adviserinfo.sec.gov/firm/summary/312462 .

Key Questions to 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?**