



## Customer Relationship Summary (Form CRS) – March 2026

Trio Wealth Management (TWM) is a Registered Investment Adviser with the Securities and Exchange Commission (SEC) and the State of Virginia. Broker dealer and investment adviser services and fees differ, and it is important for you to understand these differences. Free and simple tools are available from the SEC to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### ***What investment services and advice can you provide me?***

TWM offers investment management, financial planning, educational seminars, and speaking engagement services to retail investors. As part of our standard services, we regularly monitor retail investors' investments and financial plans throughout the year. This includes recommendations related to your personal goals and objectives, tax planning, risk management, retirement, estate planning, business planning, stock/option compensation, education, cash flow and investment planning. In conjunction with providing financial planning services, we monitor your investments and work with you to determine an appropriate asset allocation and monitor that allocation over time.

We manage investment portfolios on a discretionary basis according to the authority you provide in an investment advisory agreement with us. This discretionary authority gives us the ability to determine the investments to buy and sell in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. As part of portfolio management services, we will continuously monitor your investments and provide advice. We require a minimum initial and ongoing account size for portfolio management services.

For more detailed information about our services, see our ADV Part 2A, Items 4 & 7.

*Ask a 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?***

We charge a percentage of assets under management for portfolio management services that generally does not exceed 1.00% per year and generally decreases as assets grow. Our fees are negotiable. Fees are deducted from your accounts in advance on a quarterly basis. Fees are calculated at the beginning of each new quarter using the closing market value of the accounts on the last day of the quarter. If you do not have assets under management, monthly financial planning fees range from \$250 to \$1,000 based on complexity of the Client's situation or needs. These fees are fixed and will be agreed upon prior to the start of services. Project-based financial planning ranges from \$250 to \$10,000. Educational seminar and speaking engagement fees range from \$0 to \$10,000.

In addition to TWM fees, you may incur other fees and costs related to investments in your account. These could include custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees and product-level fees. For some select clients we offer Separately Managed Accounts (SMAs) designed for customized investing which have supplemental fees paid directly to those sub-managers. SMA fees range from 0.10% to 0.50%.

*Ask a 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?

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, see ADV Part 2A, Item 5).

**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. As an example, since our revenue is based on the amount of client assets we manage, our financial professionals have an incentive to encourage clients to increase the assets in their accounts. This represents a conflict of interest.

For additional information, see our ADV Part 2A.

*Ask a 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 receive a salary and a discretionary bonus based on their individual performance and the success of the firm. None of our financial professionals earn any sales commissions or receive any revenue from their advisory services or recommendations.

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

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research your financial professionals and firms.

*Ask a 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?

For additional information, please see our most recent ADV Parts 1 and 2, available at <https://adviserinfo.sec.gov/firm/summary/328042>. You can also contact us at [triowm.com](http://triowm.com) or via phone 703-459-9171.