

Structure Wealth Management, LLC
Form CRS / Customer Relationship Summary
Effective July 17, 2026

Introduction	Structure Wealth Management, LLC (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 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?	We are a registered investment adviser that provides fee-based investment advisory services directly to individuals, high net worth individuals, trusts, charitable organizations and corporate accounts. We primarily provide investment advisory services, financial planning, a wrap program, pension consulting, selection of other money managers, educational seminars, and an optional managed account program to defined contribution retirement plan participants if the Plan Trustee/Sponsor elects to make the option available. Each participant in a qualified plan electing this service contracts with the Firm to provide actively managed investment advisory services. For a complete list of services, please refer to our Form ADV Part 2A brochures which can be found here https://adviserinfo.sec.gov/firm/brochure/283087. We buy and sell investments in your account in accordance with your stated investment guidelines without asking you in advance; this is called "discretionary authority". We can also select or replace third-party managers for you with our discretionary authority. You may limit our discretionary authority (for example, by limiting the types of securities that can be purchased or sold) by providing your restrictions in writing. We also offer non-discretionary investment advisory services where we provide you with advice, but you will ultimately decide which investments to buy and sell. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis. For additional information, please see Form ADV, Part 2A Brochure (Items 4 and 7 of Part 2A) and other applicable documents. Questions to Ask Us: • 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 have an ongoing annual asset-based fee, based on the value of your account, for our services payable monthly or quarterly, in arrears or in advance as agreed to in your contract. This is based on the value of the cash and investments in your advisory account. The higher your account value, the more you pay in fees which gives the Firm an incentive to encourage you to increase the assets in your account. Our investment advisory fees range from 0.50% to 1.25% annually, depending on the size and complexity of the relationship and the services we provide. Defined contribution participants selecting the optional retirement program pay 0.80% per year. This fee is in addition to retirement plan advisory fees that the plan sponsor may pass on to the participants. Our fees vary and are negotiable. The advisory fees detailed here represent only the fees paid to the Firm and not operating expenses and other costs charged by the securities held in the account or by the custodians who hold the assets. You are responsible for all custodial and securities fees charged by the custodian holding your account(s). Please refer to Form ADV Part 2A Item 5 for more details. 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.

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	For additional information, please see Form ADV, Part 2A Brochure (Item 5 of Part 2A). Questions to Ask Us: 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 affect the investment advice we provide you. Here are some examples to help you understand what this means. Third-Party Payments: Some persons providing advice on behalf of our firm are registered representatives with broker-dealers and/or licensed as independent insurance agents. These persons receive compensation in connection with the purchase and sale of securities or other products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend products based on the compensation received rather than solely based on your needs. Members of the Firm and certain Financial Professionals (FPs) are insurance licensed and may recommend insurance products that will pay a commission to the member or FP. This potentially provides an incentive to the member or FP to recommend a particular insurance product based on the commissions received. For additional information, please see Items 10-12 on Form ADV, Part 2A. Questions to Ask Us: How might your conflicts of interest affect me, and how will you address them?
How do your financial professionals make money?	Some of our financial professionals are compensated through a combination of salary, bonus and a percentage of asset management fees, while others only share fees paid by you (asset management, financial planning, etc.). Our financial professionals do not share in commissions or compensation for security transactions in advisory accounts including 12b-1 fees although it is possible that our affiliated broker-dealer will receive these fees.
Do you or your financial professionals have legal or disciplinary history?	No. You can visit Investor.gov/CRS for a free and simple search tool to research our Firm and our Financial Professionals. For additional information, please see Item 9 in Form ADV, Part 2A or for the FPs, Items 14 A-M on Form U4, and Items 7A or C-F on Form U5. Question to Ask Us: As a financial professional, do you have any disciplinary history? For what type of conduct?
Additional Information	If you would like additional, up-to-date information or a copy of this summary, please call us at 813-295-8906, or look at adviserinfo.sec.gov under our CRD #343156. Questions to Ask Us:- 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?