

Form CRS – Client Relationship Summary

AWM was founded in 1990 and became dually registered as a broker-dealer and investment adviser in 1994. On March 27th, 2025, Gavin Borzello became President and sole owner of AWM. On 10.31.2024 AWM transitioned to a full-time SEC-registered investment advisory firm. There are free and simple tools available to research firms and financial professionals at www.Investor.gov/CRS which also provide educational materials about investment advisers and investing.

AWM has been a full-service financial advisory firm for over 30 years and offers a broad selection of investment options. The firm's goal is to provide boutique wealth management experience and to achieve its client's long-term goals and objectives. This Client Relationship Summary (Form CRS) provides a summary of the types of services we provide and how you pay for those services. Additional information about our advisory services is located in our Firm Brochure which is available at www.americanwealthmanagement.com.

What investment services and advice can you provide me? We offer investment advisory services to our retail clients.

INVESTMENT ADVISORY (FEE-BASED)

Discretionary – The Investment Advisor Representative (**IAR**) makes investment decisions to buy, sell, or hold securities in the account based in client objectives.

Non-Discretionary – The (**IAR**) offers advice and recommendations to buy, sell or hold securities. The Client will make the ultimate investment decision.

AWM and your advisor monitor accounts on an ongoing basis to ensure alignment with your objectives and risk tolerance.

Account Minimums Our minimum expected account size for an investment advisory account is \$100,000; however, we make exceptions at our discretion.

Questions to ask your professional:

- **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?**
- **Given my financial situation, should I choose an investment advisory service?**

What fees will I pay? 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.

We offer two fee-based options:

1. **Investment Advisory Accounts** - Fees are charged as a percentage of assets under management and billed quarterly at an agreed annual rate.
2. **Wrap fee accounts (Raymond James)**. Wrap fees generally include advisory fees, third-party manager fees, execution charges, and custody services. Wrap fees do not include underlying fund expenses or costs incurred if a third-party manager trades away from the custodian.

Accounts custodied at Raymond James may incur ticket charges, which may be passed through to clients or absorbed by AWM. Accounts custodied at Charles Schwab generally do not incur ticket charges for equity, ETF, mutual fund, or fixed-income trades.

Questions to ask your financial professional:

- **Help me understand how these fees and costs might affect my investment. If I give you**
- **\$100,000 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 as my investment adviser? How else does your firm make money and what conflicts of interest do you have? When we provide investment advice, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates conflicts of interest. Examples include:

- **We earn more advisory fees as assets under management increase.**
- **We may recommend custodians that provide operational efficiencies to the firm.**

Questions to ask your financial professional:

- **What were the most common conflicts of interest in your advisory accounts?**
- **How might your conflicts of interest affect me, and how will you address them?**

When recommending security investments or investment strategies, AWM and its financial professionals will put the Client's best interest first. AWM financial professionals must treat the client fairly and comply with a number of specific obligations and regulations. If AWM's interests' conflict with yours, we will manage, mitigate, or eliminate the conflict and inform you as required.

Do you or your financial professionals have a legal or disciplinary history? Yes, please visit www.Investor.gov/CRS for a free and simple search tool to research AWM and our financial professionals.

Additionally ask your financial professional:

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**
- **Who is my primary contact person?**
- **Is he or she a representative of an investment advisor?**
- **Who can I talk to if I have concerns about how this person is treating me?**

Additional information about AWM can be found at www.americanwealthmanagement.com. AWM and our representatives may also be researched by visiting www.Investor.gov/CRS or contact AWM at 770-392-8741

Updated Client Relationship Summary (Form CRS Exhibit)

In February 2026, AWM updated its Form CRS to comply with the disclosure requirements of SEC rules and regulations. Each retail client receives a Form CRS at account opening or upon request. Any updates are posted to our website (www.americanwealthmanagement.com) and delivered by e-mail or mail within 60 days of a material change. Clients may request a printed copy at any time.

CRS Exhibit – Summary of Material Changes as of (February 07, 2026)

Administrative updates were made to this Form CRS to align the ordering of items and required disclosures with SEC Form CRS instructions. These updates did not change the investment advisory services offered, the fees charged, or the conflicts of interest previously disclosed.

