BROWN MILLER | WEALTH MANAGEMENT
Discover. Design. Deliver.

Form CRS

September 15, 2026

Introduction

Brown Miller Wealth Management is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the 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 offer a variety of investment advisory services to retail investors, including investment management, wealth management, financial planning, and consulting.

- When you engage our firm for investment management services and wealth management services, we will provide ongoing advice and monitoring of your investments. In your investment advisory agreement with us, you give us discretion to determine the investments to buy and sell in your account. In limited circumstances clients will have the option to retain discretion and make the ultimate decision regarding the investments we purchase or sell on your behalf. We generally require a minimum initial investment per household to open an account. We do not require a minimum investment amount to maintain an account.
- Financial planning services are provided to all clients who receive investment management and wealth management services. We will provide advice regarding your investment goals and objectives, balance sheet, tax planning, risk management, retirement, cash flow, and other investment planning needs. We do not include monitoring of investments or have discretion over investments for clients that hire us solely for financial planning or consulting.
- Our investment advice is not limited to proprietary products or a limited menu of products or types of investments. We do not have any proprietary products.

You should carefully review our Form ADV Part 2A Brochure, which is available on our website, brownmillerwm.com, for more detailed information about our services.

Please ask us the following questions to better understand our services:

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?

- For investment management and wealth management services, we charge fees based on a percentage of assets under management. These fees are assessed quarterly in arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.
- For clients who engage us solely for financial planning and consulting services. we charge an hourly fee or flat fee based on an estimate of the number hours you need. We may charge a retainer prior to beginning services and invoice you the remaining fee upon completion of services. When you pay us an hourly or fixed fee, it will not include fees for implementing any advice or recommendations made. This means we have an incentive to recommend additional advisory services to you for which we earn additional fees.
- In addition to our fees, you may incur additional third-party fees and costs related to the investments in your account, such as transaction fees, custodian fees, account maintenance fees, wire transfer fees, internal management fees of mutual funds, redemption fees, and other product related fees. These third-party fees are not shared by us.

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. It is important that you carefully review our Form ADV Part 2A Brochure, which is available on our website, brownmillerwm.com, for additional information about our fees.

Please ask us the following questions to better understand the impact of fees and costs on investments:

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 interest. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:

- Your broker-dealer and custodian provide us with access to electronic systems that assist us in managing your account, as well as research, software, other technology, and discounts for products and services offered by thirdparty service providers. These economic benefits give our firm an incentive to recommend the broker-dealer and custodian over another broker-dealer and custodian that do not provide similar benefits.
- We participate in a referral program sponsored by Robinhood. Our participation in this program creates a conflict of interest because we have a financial incentive to maintain a relationship with TradePMR, an affiliate of Robinhood, as terminating our relationship would require us to pay Robinhood an exit fee; however, this fee is paid solely by our firm and is not charged to clients.

Please ask us the following question about our conflicts of interest:

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

You should carefully review our Form ADV Part 2A Brochure, which is available on our website, brownmillerwm.com, for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive either a percentage of fees that clients pay to the firm or a set salary. They may also receive a discretionary bonus based on the success of the firm and their individual performance. This is a conflict of interest because our financial professionals have an incentive to encourage you to increase the assets in your account.

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

No, please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

Please ask us the following questions about our disciplinary history:

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

Additional Information

You can find additional information about our investment advisory services in our Form ADV Part 2A Brochure, which are available on our website, brownmillerwm.com. You can request up-to-date information and a copy of our relationship summary by contacting us at (703) 972-1950 .

Please ask us the following questions to understand who to contact with any questions or complaints:

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 A – Summary of Material Changes

Since our last Form CRS, we have updated our Relationship Summary to provide additional disclosure regarding certain conflicts of interest associated with our participation in third-party programs, including the financial incentives that may arise from maintaining Robinhood referred client assets with TradePMR.