



February 25<sup>th</sup>, 2026

## Selective Wealth Management, Inc. Form CRS

Selective Wealth Management (Selective) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Selective offers comprehensive wealth management to retail investors, addressing financial planning, investment management, estate planning, tax strategies, lifestyle protection, and charitable giving.

Our investment approach focuses on options that are, in our opinion, transparent, low cost, tax efficient, diversified, and have little or no debt. We generally limit recommendations to stocks, equity ETFs, fixed income, and income-producing physical assets. Services are tiered; generally, clients with assets over \$1,000,000 receive one formal review per year. All clients may request reviews at their discretion. Selective monitors all assets over which clients authorize discretionary management, focusing on price movement and material allocation adjustments.

Selective requests discretionary authority to select securities and execute transactions without prior client permission. Material portfolio adjustments will be communicated to clients prior to execution when reasonably practical.

*Additional information can be found on Form ADV 2A Items 4 & 7.*

 **Conversation Starters.** 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?

Selective's fees are based on a percentage of assets under management (AUM). We generally require a minimum of \$1,000,000 to open and maintain an advisory account, which may be waived at our discretion. Unless otherwise specified in your advisory contract, fees are paid monthly in arrears. The more assets in your account, the more you will pay in fees, and Selective may therefore have an incentive to encourage you to increase the assets in your account.

You are responsible for all third-party fees charged by brokerage firms and custodians, including account maintenance fees, trading fees, and mutual fund fees.

**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.**



*Additional Information can be found on Form ADV 2A Items 5 A, B, C, and D*

**💬 Conversation Starters.** 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.

- We have an incentive for you to choose the discretionary service for which we charge an advisory fee because we will receive additional compensation through this fee.
- The firm receives compensation for directing non-qualified prospects to third-parties.

*Additional Information: Additional Information can be found on Form ADV 2A Item 4, 10.C, 12 & 14*

**💬 Conversation Starters.** 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?

Some representatives receive a percentage of advisory fees earned from AUM and are eligible for additional payments based on: (1) bringing additional assets or new clients; (2) retaining existing clients; or (3) obtaining referrals. These payments do not affect client fees but create a conflict where a representative is incentivized to increase AUM.

A related person of the Firm serves as general partner of a limited partnership that pays rent to Selective for office space and resources. To mitigate this conflict, clients are not solicited to invest in the partnership. Please refer to your representative's supplemental brochure (ADV 2B) for additional information.

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research financial professionals.

**💬 Conversation Starters.** Ask your financial professional – As a financial professional, do you have any disciplinary history? For what type of conduct?

*Additional Information:* Visit the Documents tab on our website at [www.selectivewm.com](http://www.selectivewm.com) or contact us at 434-515-1517 or [info@selectivewm.com](mailto:info@selectivewm.com).

**💬 Conversation Starters.** 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?