Savvy

Customer Relationship Summary ("Form CRS")
April 10, 2026

Introduction:

Savvy Wealth Management LLC ("SWM", "us", "we", "our") is a broker-dealer registered with the Securities and Exchange Commission ("SEC") and a member of the Financial Industry Regulatory Authority ("FINRA") and the r Securities Investor Protection Corporation ("SIPC"). SWM is not an investment adviser but is under common ownership and control with Savvy Advisors, Inc. ("Savvy Advisors"), an investment adviser registered with the SEC. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. To learn more about Savvy, you may go to FINRA's Broker Check at: https://brokercheck.finra.org/.

What investment services and advice can you provide me?

SWM offers brokerage services introducing all customer accounts to Fidelity National Financial Services LLC ("NFS"). Through its relationship with NFS, SWM offers customers fully-paid securities lending, cash sweep interest and margin interest. SWM shares in these revenue streams with its customers. We do not monitor retail investors' investments. We do not provide investment advice or make recommendations. Account minimums and other qualifications may apply and are imposed by NFS. For more details on services offered by SWM and our affiliates, please visit SAVVYWEALTH.COM.

Conversation Starters:

- *Should I choose a brokerage 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?

SWM does not directly charge transaction-based fees or commission, however, we do share in the revenue generated by our offerings. Below is a description of the revenue-sharing arrangements offered by SWM, shared with customers and with NFS.

Cash Interest: SWM will receive a share of interest earned on customer cash balances in interest-bearing accounts through its clearing relationship with NFS. The spread between your yield and NFS' yield represents our compensation.

Margin Lending Spread: SWM will earn revenue from margin lending activities facilitated by NFS, capturing the spread between the margin interest rates charged to you and NFS' cost of capital.

Fully Paid Securities Lending: SWM will earn revenue on lendable securities held in customer accounts, paid by NFS and shared between SWM and its customers.

Mutual Fund 12b-1 Fees: SWM may receive mutual fund distribution or servicing fees (commonly referred to as 12b-1 fees) on qualifying positions held by you, placed by financial professionals at our affiliated investment adviser. These fees are disclosed in fund prospectuses and passed through via NFS.

Additional Information:

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. If you require more detailed information regarding fees and costs, please contact us at (833) 745-6789.

Conversation Starters: *Help me understand how these fees and costs might affect my investments. If I give you $10,000.00 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 providing recommendations as my broker-dealer? How else does your firm make money and what conflicts of interest do you have?

We do not provide recommendations. 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 services we provide you. Here are some examples to help you understand what this means.

- SWM receives 12b-1 distributions fees from mutual fund sponsors that Savvy Advisors places in customer accounts at the investment adviser. This arrangement creates a conflict of interest because SWM has an indirect financial incentive when its affiliated investment advisor places mutual funds in discretionary advisory accounts.

- SWM earns interest on uninvested cash in the NFS cash sweep program. This creates a conflict of interest because it may incentivize SWM and its affiliated investment adviser to utilize uninvested cash as a strategic allocation in a customer's portfolio at Savvy Advisors in order to capture revenue sharing on such interest.

- Savvy Advisors will route trade orders to SWM to serve as an introducing broker-dealer to NFS who will clear, settle and custody customer assets and securities. Savvy Advisors has a financial incentive, based on revenue sharing arrangements, to route trade orders to SWM. This creates a conflict of interest and may also create best execution risks.

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

How do your financial professionals make money?

Our financial professionals are paid a salary; None of our financial professionals receive transaction-based compensations (i.e., commission).

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

No. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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

Additional Information

For up-to-date information about SWM, our financial professionals or to request a current copy of this Customer Relationship Summary, please call (833) 745-6789 or go to: SAVVYWEALTH.COM.

Conversation Starters: *Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?*