

Client Relationship Summary
Maridea Wealth Management LLC (CRD# 325523)

Introduction

Our firm, Maridea Wealth Management LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include investment management and financial planning. We may also offer investment management or financial planning as a stand-alone service. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individuals, high net worth individuals, foundations, trusts, estates, businesses, employer-sponsored retirement plans, charitable organizations, corporations, limited liability companies, and retirement plans. We primarily use mutual funds, exchange-traded funds, stocks, bonds, independent managers, and alternative investments in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.
Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.
Account Minimums & Other Requirements: We generally require a minimum relationship size of \$100,000 to effectively implement our investment process. This amount may be reduced or waived at our sole discretion.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's Investment Adviser Public Disclosure Page.
Conversation Starters: <i>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?</i>

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Asset-Based Fees: Our asset-based fees for investment management services range up to 2.50% annually, or as otherwise agreed upon with the Client. Fees are billed either monthly or quarterly, and calculated in advance or arrears, based on a pro-rated annual rate applied to either the market value of assets under management and assets under advisement at the beginning or end of the billing period, or the average daily balance during that period. This creates a conflict of interest, as we are financially incentivized to encourage you to increase the assets in your advisory account[s] which would result in higher advisory fees.
Hourly Fees: Our hourly fees for financial planning are at a rate of \$250 per hour. Hourly fees are invoiced and are due upon completion of the agreed upon deliverable[s]. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.
Fixed Fees: Our fixed project-based fees for financial planning range up to \$10,000 or as otherwise agreed to with the Client based on the nature and complexity of the services to be provided and the overall relationship with us. Fixed fees are invoiced and due upon completion of the agreed upon deliverable[s]. We provide you with an estimate of the total cost prior to engaging us for these services.
Other Fees & Costs: In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: 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 interests 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 is an example to help you understand what this means.

Some of our financial professionals are registered representatives of Private Client Services ("PCS"), a registered broker-dealer. In addition to our services, your financial professional can offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions implemented through PCS. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through PCS. You are encouraged to learn more about PCS by reviewing their Client Relationship Summary.

Some of our financial professionals are licensed as insurance agents through our affiliated insurance entity, Maridea Insurance Company, LLC. In addition to our services, your financial professional can offer you insurance products in their separate capacity as an insurance agent of Maridea Insurance. Maridea Insurance receives customary commissions when insurance products are purchased through the agency. Financial professionals do not receive insurance commissions directly from insurance transactions but may benefit indirectly from insurance business conducted through our affiliated insurance entity. Therefore, there is an incentive to recommend that you implement insurance through our financial professionals and affiliated entity.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

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 compensated based on a percentage of revenue generated from the accounts they service. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

Disciplinary History

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

Yes. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters: 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 by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by visiting. You can request up to date information and a copy of our Client Relationship Summary by contacting us at (347) 289-5227.

Conversation Starters: 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?

Exhibit

Material Changes

Since our last distribution to clients, the following material changes have been made to our Form CRS:

- We have amended the section “What investment services and advice can you provide me?” to reflect a minimum relationship size requirement.
- We have amended the section “What fees will I pay?” to reflect the Adviser charges advisory fees for assets under advisement.
- We updated the “Fees, Costs, Conflicts, and Standard of Conduct” section to disclose conflicts of interest and commission-based compensation related to insurance products offered through our affiliated insurance entity.