Form ADV Part 3 – Client Relationship Summary

Singer Wealth Advisors, LLC.

Item 1: Introduction

SINGER WEALTH ADVISORS LLC (SWA) is a Securities and Exchange Commission (SEC) registered investment advisory firm offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit *www.investor.gov/CRS* for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisers (we select a third-party adviser for you to use). Services listed are standard, we typically review client accounts at least annually or when there are significant changes in the client's circumstances. Our firm has discretionary management without any material limitations. We do *not* limit the types of investments that we recommend. Our minimum account size is $250,000 which may be waived by SWA at its discretion. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees vary depending on the services you receive. Portfolio Management fees for fundamental portfolio management are asset based and are charged quarterly in arrears. Therefore, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. SWA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client. Charging higher fees for some strategies versus others is a conflict of interest controlled by investment guidelines, risk tolerance and investment objectives. Please refer to our ADV Part 2A Item 5: Fees and Compensation of our Brochure.

Financial Planning fees range from $1,000 to $100,000 and are negotiable. Final fee schedule will be included with the financial planning agreement You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. **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.** Please also see our Brochure for additional details.

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 a fiduciary responsibility to act in your best interest; SWA and its advisors and associates will not put our interests ahead of yours. At the same time, the way we make money creates some conflicts of 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.

Certain investment adviser representatives of SWA are licensed insurance agents. From time to time, they will offer clients advice or products from those activities. Clients should be aware that these services pay a commission that typically range from 4-8% and creates a conflict of interest because the financial professional receives commissions or other compensation from the sale of insurance products. SWA always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether to utilize the services of any representative of SWA in such individuals outside capacities. Please also see our Brochure for additional details.

Some of our financial professionals are licensed attorneys and may provide legal services through separate law practices. These activities create a conflict of interest because they may receive compensation for legal services. You are under no obligation to engage any affiliated attorney for legal services, and your decision whether to do so will not affect the advisory services we provide.

Keith Singer is affiliated with Sara Tax and Accounting LLC, offering tax preparation and accounting services in a completely separate capacity. An investment advisory relationship with SWA does not provide tax or accounting services or create a client relationship with Sara Tax and Accounting LLC.

How do your financial professionals make money? Primarily, SWA and our financial professionals receive cash compensation from the advisory services we provide to you and the advisory fees we receive from you for these services. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

***Questions to ask us*: As a financial professional, do you have any disciplinary history? For what type of conduct?**

Do you or your financial professionals have legal or disciplinary history? Yes. Visit *https://www.investor.gov/CRS* for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

***Questions to ask us*: Who is my primary contact person? Is he or she a registered investment advisor representative? Who can I talk to if I have concerns about how this person is treating me?**

Your primary contact person is the Investment Advisor Representative with whom you choose to work. At any time both the Chief Executive Officer and the Chief Compliance Officer will be available if you wish to speak with either of them.

For additional information on our advisory services**, see our** Brochure **available at https://adviserinfo.sec.gov/firm/summary/317218 and any individual brochure supplement your representative provides, such as the ADV Part 2B.** Brochures are also available on our website, SingerWealth.com. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, please contact us at 561-998-9985.

Singer Wealth Advisors LLC

Exhibit A – Material Changes to Client Relationship Summary

July 2026

This is a Summary of Material Changes to our Form ADV Part 3, which describes the material changes since our Form ADV Part 3 was last filed in January 2026.

Outside Business Activities

We updated our conflict of interest disclosures regarding outside business activities, including insurance and legal, to improve clarity and reflect our current business practices.