MOR
WEALTH MANAGEMENT

Client Relationship Summary

MOR WEALTH MANAGEMENT, LLC | CRD #333022
JULY 30, 2026

Introduction

Our firm, MOR 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, 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. Our services are offered as a wrap fee program where we combine securities transaction fees and other fees and expenses with our investment advisory services.

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 individual, joint, retirement, trust and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, and bonds 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 account size of $2,000,000 in order to effectively implement our investment process. In some cases, account balances may be combined at the household level to satisfy the account minimum. This amount may be waived or reduced 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: *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fees for investment management range up to 1.25% annually. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees. Asset-based fees will include most securities transaction fees and fees to a broker-dealer or bank that has custody of your assets.

Hourly Fees: Our hourly fees for financial consulting are at a rate of up to $500 per hour. Hourly fees are invoiced and due in advance 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 and consulting are based on the expected number of hours to complete the engagement at our hourly rate described above. Fixed fees are invoiced and are due in advance of the agreed upon deliverable[s]. Fixed 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 of the total cost prior to engaging us for these services. Our fixed annual fees for financial planning and consulting are negotiable based on the complexity and nature of the relationship. This fee is collected on a quarterly basis and negotiable based on the nature and complexity of the services to be provided and the overall relationship with us.

Other Fees & Costs: In addition to our advisory fee, you will also be responsible for platform fees, custody fees, account administrative fees and expenses related to mutual funds and exchange-traded funds.

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.

We sponsor a wrap fee program which means that we bundle securities transaction fees with our investment advisory services for a single investment advisory fee. In other words, we absorb any securities transaction fees in your accounts. We are therefore financially incentivized to limit the number of trades placed in your accounts or to utilize securities that have no transaction fee.

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 an agreed-upon annual salary. Additionally, they receive compensation based on the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Disciplinary History

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

No. You can visit 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 https://www.morwm.com/. You can request up to date information and a copy of our Client Relationship Summary by contacting us at info@morwm.com or 267-930-8300.

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?*