Relationship Summary

April 2026

Byrne & Company Wealth Management, LLC

Byrne & Company Wealth Management, LLC is a registered investment advisor. Investment advisory services and fees differ from brokerage services and fees, and it is important for you to understand the difference. **http://www.investor.gov/CRS** provides free and simple tools to research firms and financial professionals in addition to educational materials about investment advisors, broker-dealers, and investing. We encourage you to ask us questions and have provided suggested conversation starters in call-out boxes throughout this Relationship Summary.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We offer portfolio management and financial planning services. We gather data to gain an understanding of such things as your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to make recommendations specific to your investment objectives and needs.

Our Chief Investment Officer reviews and sets the firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process at least quarterly, but may also be triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

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?

We manage portfolios on both a discretionary and non-discretionary basis. When you grant us discretionary authority, this means we don't need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. For non-discretionary portfolio management, we will obtain your consent before each securities transaction, which means you make the ultimate decision regarding all buys and sells of investments. We offer advice on different types of securities. We do not impose a minimum account size however we believe our services are most appropriate for clients with $500,000 or more in investible assets.

For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: https://byrnewm.com/forms/ByrneWM-ADV-2A.pdf.

What fees will I pay?

Your fee depends on which service you select. We offer financial planning and consulting services for a non-negotiable hourly fee of $325. Hourly fees are billed upon completion of our services. We also provide comprehensive financial planning services and portfolio management for an asset-based fee. This fee is based on your total assets under management with us. The annual fee ranges from .40% to 1.00%. The percentage amount we charge goes down as your assets grow. We bill our fee quarterly, in advance, usually deducted automatically from your account. Our fees for portfolio management are generally negotiable. When we charge asset-based fees, the more assets we manage, the more you'll pay in management fees. A financial incentive therefore exists to encourage you to increase the amount of assets we manage for you.

Help me understand how these fees and costs might affect my investments. If I give you $500,000 to invest, how much will go to fees and costs, and how much will be invested for me?

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory 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. Our Form ADV Part 2A, accessible through this hyperlink: https://byrnewm.com/forms/ByrneWM-ADV-2A.pdf contains more detailed information about fees and costs.

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 are required to act in your best interest, putting your interests ahead of our own. 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.*

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

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your accounts with us, we will always make the recommendation that we believe is in your best interest. At the same time, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend our clients use Charles Schwab & Co., Inc. ("Schwab") as custodian because we receive other benefits, such as access to research, technology services, and seminars through our relationship with Schwab.

Our Form ADV Part 2A, accessible through this hyperlink: https://byrnewm.com/forms/ByrneWM-ADV-2A.pdf contains detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive variable compensation related to the number of clients served and total advisory fees generated. This creates a financial incentive to solicit and retain clients.

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

No. Visit **http://www.investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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

For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact our Compliance Officer at (360) 338-0645 or info@byrnewm.com. You may also visit the SEC's public disclosure website at www.adviserinfo.sec.gov.

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?

Exhibit of Material Changes to Customer Relationship Summary

We are required to highlight any material changes we make to this Customer Relationship Summary (ADV Part 3) and publish those changes within 30 days of the effective change.

Our hourly rate for Financial Planning/Consulting Services has increased from $300 to $325.