

CLIENT RELATIONSHIP SUMMARY

## Form CRS

Effective May 11, 2026

### ITEM 1 | INTRODUCTION

**Sunstate Wealth Management, LLC** (“Sunstate,” “we,” “us,” or “our”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). 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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

*The information in this Form CRS has not been approved or verified by the SEC or any state securities authority. Registration with the SEC does not imply a certain level of skill or training.*

### ITEM 2 | RELATIONSHIPS AND SERVICES

#### What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including asset management, portfolio management, financial planning and consulting, and a Wrap Fee Program.

We generally provide investment advisory services on a non-discretionary basis, which means we make investment recommendations and you decide whether to buy, sell, or hold investments. For certain accounts and strategies, including some Wrap Fee Program accounts, we engage an unaffiliated investment adviser as a sub-adviser to provide discretionary portfolio management services on our behalf. In those cases, the sub-adviser makes investment decisions in accordance with your investment objectives, risk tolerance, and any restrictions you provide.

Some accounts are managed using model portfolios or technology-driven investment strategies. We monitor your account on an ongoing basis, but the frequency and scope of monitoring may vary depending on the services you select and the strategy used.

Client accounts may be maintained at different custodians depending on the advisory program and strategy selected. Some accounts are custodied at our affiliated bank, while other accounts—particularly those managed by a sub-adviser—are custodied at an unaffiliated broker-dealer. For certain accounts custodied at an unaffiliated broker-dealer, margin may be available unless you restrict it, which can increase investment risk and costs.

**Account minimum.** We may require a minimum account size of \$100,000 for ongoing advisory services, but we may waive this minimum at our discretion.

For more information, please see Items 4 and 7 of our **Form ADV Part 2A Brochure** and our **Wrap Fee Brochure (Appendix 1)**.

**Conversation Starters — 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?*

**ITEM 3 | FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

### What fees will I pay?

We charge an **asset-based fee** for our investment advisory services. This fee is calculated as a percentage of the value of the assets in your advisory account and is typically billed quarterly. Because our fees are based on the amount of assets we manage for you, **the more assets you have in your account, the more you will pay us**. This creates an incentive for us to encourage you to increase the assets in your account.

**Wrap Fee Program.** Some clients participate in our Wrap Fee Program, where you pay a single asset-based fee that covers investment advisory services and certain custodial and transaction-related services. The Wrap Fee may cost more or less than paying for these services separately, depending on factors such as how often you trade, the custodian used, and the services provided. Wrap fees may cost more than paying separate advisory and transaction fees if you trade infrequently.

Some accounts are custodied at our affiliated bank, while other accounts—particularly those managed by an unaffiliated sub-adviser—are custodied at an unaffiliated broker-dealer. Costs and execution practices may differ depending on the custodian used, even when the same advisory or wrap fee applies.

**Margin.** For certain accounts custodied at an unaffiliated broker-dealer, margin may be available unless you restrict it. Using margin increases investment risk and may increase costs. For margin-enabled accounts, advisory fees may be calculated on the gross value of assets rather than net equity, which can result in higher fees. Margin interest and margin-related charges are set by the custodian and are **not** included in our advisory or wrap fees.

You may also pay additional fees and expenses, such as custodial fees, margin interest, wire or account service fees, and the internal fees and expenses of mutual funds or exchange-traded funds. These costs reduce the value of your investment over time.

**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 information about our fees, costs, and services, please see Items 4 and 5 of our **Form ADV Part 2A Brochure** and our **Wrap Fee Brochure (Appendix 1)**.

**Conversation Starters — 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?*

**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?**

**Our standard of conduct.** When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we regularly monitor your portfolio, investment strategy, and investments.

**Our interests can conflict with yours.** The way we and our affiliates earn money creates some conflicts. We must eliminate or disclose these conflicts. For example:

- We compensate promoters for referring clients to us.
- Our affiliated bank provides custody and related services and shares trailer fees from certain funds with us.
- Our affiliated bank may offer products such as reverse-repurchase transactions that pay interest to the bank.
- Our personnel may also trade in the same securities we recommend to you. Compliance oversight for personal trading is provided by an independent compliance officer under contract.
- These arrangements create financial incentives to recommend affiliated or fee-generating products.

**We do not engage in principal trading.** See Items 5, 10, 11, 12, and 14 of our Form ADV Brochure for more detail on fees, affiliations, and conflicts. You can also watch the SEC's short video on conflicts of interest at <https://youtu.be/IQY9KyCfX6Q>.

We address conflicts through written policies, supervision, and disclosure in our Wrap Fee Brochure. Please see our Form ADV Part 2A (Brochure), Items 4 and 7, and our Wrap Fee Brochure (Appendix 1) for additional information.

**Conversation Starters — Questions to ask us:**

- › *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 the advisory fees collected from clients. Primarily, we receive fee-based compensation for the investment advisory services we provide to you. We do not currently charge performance-based fees, and we do not receive commissions or referral fees.

If any of our professionals are also employees of an affiliated financial institution (such as Sunstate Bank), they may receive compensation in that capacity in addition to their work for us. Currently, our representatives do not sell insurance products or receive product-based commissions. See Item 10 of our Brochure for additional details.

## ITEM 4 | DISCIPLINARY HISTORY

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

**NO.**

Neither our firm nor any of our financial professionals have any legal or disciplinary history. You can research our firm and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS).

#### Conversation Starters — Questions to ask us:

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

## ITEM 5 | ADDITIONAL INFORMATION

For more information about our advisory services, including our **Brochure (Form ADV Part 2A)** and **Wrap Fee Brochure (Appendix 1)**, please visit:

[adviserinfo.sec.gov/firm/summary/317453](http://adviserinfo.sec.gov/firm/summary/317453)

If you have questions, need a copy of this document, or would like additional information, please contact us:

### SUNSTATE WEALTH MANAGEMENT, LLC

PHONE (305) 567-0600

WEB [adviserinfo.sec.gov/firm/summary/317453](http://adviserinfo.sec.gov/firm/summary/317453)

#### Conversation Starters — Questions to ask us:

- › *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 I'm being treated?*