



Form Customer Relationship
Summary
December 2025

Introduction

W1M Wealth Management Limited (W1M)
16 Babmaes Street
London
SW1Y 6AH

W1M is an investment adviser registered with the Securities and Exchange Commission (SEC).

The following information will allow you to understand our investment advisory services. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

We provide discretionary investment management services for retail and institutional clients. Our discretionary service involves discussing with the client, their needs, requirements and objectives for their portfolios; as well as any investment restrictions that they wish to impose, and subsequently W1M implementing the solution, which is risk-rated mandate. W1M can offer both tailored based investment services. Our discretionary authority and services are set out in our Terms and Conditions that includes all material limitations.

We monitor portfolios and securities in accounts on a frequent basis. We report to you as appropriate and also meet with you periodically, depending on your needs.. We do not make available or offer advice only with respect to proprietary products, or a limited menu of products or types of investments. The client's chosen service and any related terms will be fully agreed at the outset of the relationship and clearly stated in the portfolio documentation. We require a minimum account size of £1,000,000 however the adviser has discretion to waive the account minimum.

Additional information about W1M's services are available on Part 2A of our Form ADV, which is available at: <https://adviserinfo.sec.gov/firm/summary/132210>

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?

What fees will I pay?

For more detailed information on our relationships and services, please see Item 5 – Fees and Compensations for our Form ADV Part 2A

You will pay a recurring fee based on your assets. This fee will be calculated according to the fee schedule that you have been provided. Other Fees and Costs: In addition to our management fee, you will also be

responsible for custodian fees, account maintenance fees, fees related to transactional fees, and other foreign exchange 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.

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 interest 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 are some examples to help you understand what this means.

- We manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.

Conversation Starters

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

Additional information about w1m services and conflicts of interest between us and our clients can be found on Part 2A of our Form ADV, which is available at <https://adviserinfo.sec.gov/firm/summary/132210>

How do your financial professionals make money?

All staff are employed with a basic salary and a potential for bonus. Bonuses are linked to the overall profitability of the company and individual metrics including staff's compliance with internal policies and procedures. All bonuses are agreed at the Remuneration committee which reports to the Group Board.

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

No, W1M and its employees have never been involved in any legal or disciplinary events that would be material to a client's evaluation of the company or its personnel.

Conversation starters

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

Additional information

For additional information visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research you and your financial professionals. To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov).

If you have a problem with your investments or investment account, please contact us on 0207 396 3200. A portfolio manager will be assigned to your account. If you have further concerns on any other matters you may reach out to our Chief Compliance Officer.

Chief Compliance Officer, W1M Group

Dominic Crabb
020 7396 3200
dominic.crabb@w1m.com

Conversation starters

- 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?

W1M

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