Simplicity Wealth, LLC Client Relationship Summary July 8, 2026	
Introduction	Simplicity Wealth, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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.
What investment services and advice can you provide me?	We and our financial professionals offer you investment advisory and financial planning services. Investment advisory services can include the selection of model portfolios or independent managers. We generally limit investment advice and/or money management to exchange traded funds (ETFs), mutual funds, and common stock. However, we may use other securities/ investments, (e.g., closed-end mutual funds, variable annuities, bonds, REITs, ETNs, preferred stock, structured products, private funds, cash equivalents/money market and individual securities) to help diversify a portfolio when applicable. We monitor your investments through regularly scheduled rebalancing and investment allocation updates on portfolio models you hold in your accounts. Your financial professional will also work with you to monitor your accounts through account reviews at least annually, but more frequently depending on your specific situation. We offer both discretionary and non-discretionary accounts. Discretionary accounts allow us to buy and sell investments on your behalf on an ongoing basis and without asking your permission. You will provide us discretionary authority via a limited power of attorney in the Advisory Services Agreement and the contract between you and the custodian. For non-discretionary accounts, we give advice, and you decide what investments to buy and sell. We do not require a minimum balance to open an account with us. ***Additional Information:*** You can find additional information and details on our Investment Authority and Investment Offerings in our Firm ADV Part 2A brochure under Items 4, 7 and 8 here: https://adviserinfo.sec.gov/firm/summary/300572. ***Ask your financial professional -*** *1. Given my financial situation, should I choose an investment advisory service? Why or why not?* *2. How will you choose investments to recommend to me?* *3. What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*
What fees will I pay?	Advisory fees are typically based on a percentage of your advisory assets under management but can also be charged as a fixed amount covering investment management and/or financial planning services. This means that the more assets you have in your accounts managed by us the more you will pay in fees, which means we may therefore have an incentive to encourage you to increase the assets in your accounts managed by us. You are responsible for the payment of all third-party fees (e.g. custodian fees, mutual fund fees, private fund fees, transaction fees, etc.). Insurance products, such as annuities, also have associated fees and expenses. ETFs and mutual funds typically charge their shareholders various transactions and operating expense costs associated with the establishment and operation of the funds. These fees will generally include a management fee, shareholder servicing, other fund expenses, and sometimes a distribution fee. **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.**

	Additional Information: Our fees will vary based on the services we provide. Typically, we charge in arrears, and we will bill your account for the portion of time that we managed your account, and no refund of fee will be necessary. You can find additional information and details on our fees and costs in our Firm ADV Part 2A brochure under Item 5 here: https://adviserinfo.sec.gov/firm/summary/300572. ***Ask your financial professional -*** *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: Our firm's financial professionals do accept compensation in the form of commissions and other payments associated with insurance-based products. This outside compensation is independent of the products and services offered by our firm. You can purchase these products from third-party providers (e.g., a life insurance company, or an insurance marketing organization) and we encourage you to ask about the compensation paid in connection with the sale of these products. This outside compensation is independent of the products and services offered through our firm, will be disclosed to you separately, and will be paid through other financial services firms. ***Ask your financial professional -*** *How might your conflicts of interest affect me, and how will you address them?* ***Additional Information:*** You can find additional information and details on our fees and costs in our Firm ADV Part 2A brochure under Items 5 and 10 here: https://adviserinfo.sec.gov/firm/summary/300572.
How do your financial professionals make money?	Our firm's financial professionals are compensated based on factors such as the amount of client assets that they service and time and complexity required to meet a client's needs. If they are dually licensed with an outside broker-dealer or insurance agency they will also be compensated based on factors like the product sold, product sales commissions, or revenue the outside firm earns from the financial professional's recommendations. This creates a conflict of interest because our financial professionals have an economic incentive to recommend and sell insurance products to you based on the cash or non-cash compensation, prizes, or distribution bonuses they receive, rather than solely based on your investment needs.
Do you or your financial professionals have legal or disciplinary history?	**Yes.** Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. ***Ask your financial professional -*** *As a financial professional, do you have any disciplinary history? For what type of conduct?*
Additional Information	For additional information on our advisory services, please visit our website, https://www.simplicitywealth.com or see our Brochure available at https://adviserinfo.sec.gov/firm/summary/300572. If you would like additional, up-to-date information or a copy of this disclosure**, please call 844.220.8326.** ***Ask your financial professional -*** *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?*

Material Changes to Form CRS

The following material changes have been made to this document since the last version dated March 26, 2025:

- We added the following language to the section titled “How do your financial professionals make money”:

  This creates a conflict of interest because our financial professionals have an economic incentive to recommend and sell insurance products to you based on the cash or non-cash compensation, prizes, or distribution bonuses they receive, rather than solely based on your investment needs.

- For the section titled “Do you or your financial professionals have legal or disciplinary history”, the answer was the following: No for our firm. Yes for some of our financial professionals.

  We changed the answer to: Yes.