Form CRS Client Relationship Summary
SIMA Wealth Partners, LLC
March 25, 2026

Item 1 – Introduction: Is an investment advisory account right for you?

SIMA Wealth Partners, LLC is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that it is important for you to understand the 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.

Item 2 – What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our principal services include Portfolio Management Services, Services and ongoing Financial Planning Services), stand-alone Financial Planning Services, and Selection of Third-Party Investment Advisers. We provide our portfolio management services under a wrap free program where our firm serves as the sponsor and manager to the program. As part of our portfolio management service, we provide continuous and regular supervisory and management services with respect to your account(s). If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will review your account at least annually. We manage investment accounts on a *discretionary* basis where we *will decide* which investments to buy or sell for your account. In limited circumstances and in our sole discretion, we may accept instructions from you that limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account). We may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship. Since our investment strategies and advice are based on each client's specific financial situation, the investment advice we provide to you may be different or conflicting with the advice we give to other clients regarding the same security or investment. We generally require a minimum of $500,000 to open and maintain an advisory account. At our sole discretion, we may waive this requirement. This requirement can be met by combining two or more accounts owned by you or related family members. Accounts managed by Third-Party Investment Advisers may be subject to different minimum investment requirements.

For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A and/or Items 4, 5 & 9 of our Form ADV Part 2A Appendix 1 at the following link: https://adviserinfo.sec.gov/firm/brochure/159943

Conversation Starters. Ask your financial professional—

- *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 – What fees will I pay?

Our fees vary depending on the services you receive. Fees for portfolio management services are typically based on a percentage of your assets under our management and generally payable quarterly in advance. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. For financial planning services, we charge a negotiated fixed fee or a fee based on our hourly rate. Our fees are negotiable depending upon the complexity and scope of the service, your financial situation, and your objectives.

For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A and/or Item 4 of our Form ADV Part 2A Appendix 1 at the following link: https://adviserinfo.sec.gov/firm/brochure/159943

Description of Other Fees and Costs: The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (i.e., mutual funds, exchange traded funds, unit investment trusts and variable annuities). These fees are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the custodial broker dealer that executes the trade. The custodial broker dealer may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees or other special service fees and charges. We do not share in any portion of these fees imposed by the custodial broker dealer. Transaction fees to the custodian are deducted from the advisory fee paid to the firm, you do not pay these fees additionally. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others. **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 additional information about fees charged by third parties, please refer to our Form ADV Part 2A and/or Part 2A Appendix 1 at the https://adviserinfo.sec.gov/firm/brochure/159943

Conversation Starter. 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:

- All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Please review our Form ADV Part 2A for more information on conflicts of interest.

Conversation Starter. Ask your financial professional—

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

Please refer to our Form ADV Part 2A and/or Part 2A Appendix 1 for further information on our conflicts of interest and how we address them at the following link: https://adviserinfo.sec.gov/firm/brochure/159943

How do your financial professionals make money?

Our financial professionals receive salary-based compensation, a percentage of advisory billings and/or bonuses based on the amount of client assets they bring to our firm. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Additionally, financial professionals who have an ownership interest in our firm share in the profits generated by our firm.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No. Neither our firm nor our financial professionals have legal or disciplinary history to disclose.

For a free, simple search tool to research us and our financial professionals please visit Investor.gov/CRS.

Conversation Starter. Ask your financial professional—

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

Item 5 – Additional Information

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at **https://adviserinfo.sec.gov/firm/brochure/159943** and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please call us at (804) 285-5700.

Conversation Starters. 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?*