

Ark Wealth Management, LLC
Form CRS – Client Relationship Summary
March 29, 2024

Item 1: Introduction

Ark Wealth Management, LLC is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Our firm offers portfolio management services to retail investors on a discretionary basis, meaning we select the securities to be bought and sold without asking you in advance either directly or through an interactive website. In providing these services, we may select third-party investment advisers to manage either all or a portion of your assets. You have the opportunity to impose reasonable restrictions on the types of investments we make on your behalf unless we are offering services to you through the interactive website in which case you may not impose restrictions. You are required to have a minimum of \$1 million for us to manage your account, however, we may waive the minimum at our discretion or if you are an existing family office client of our affiliated entity. We will review and monitor your account at least annually. We also provide financial planning and consulting services.

For additional information regarding our services, please see Items 4 and 8 of our [Form ADV Part 2A](#).

Ask us the following questions:

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?

For our portfolio management services you will pay us a management fee that is billed and paid monthly in arrears. The more money you invest with us the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. Fees for our financial planning and consulting services are based on a negotiated fixed rate. We do not charge custodial fees for holding your assets, transaction fees when we buy or sell investments in your accounts, or any additional fees for third-party investment managers we have recommended for your family; although externally parties may charge you these fees which you are responsible for.

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 regarding our fees, please see Item 5 of our [Form ADV Part 2A](#).

Ask us the following questions:

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? How much will be invested for me?

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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.

Ark Insurance Group is an insurance agency affiliated with our firm. Representatives of our firm may offer advice or products from Ark Insurance Group that may present a conflict of interest due to the financial incentive. If you are recommended an insurance product you will not pay a commission on those insurance products.

Ark Family Office is a consulting group affiliated with our firm. Representatives of our firm may offer you advice or products from the consulting practice that may present a conflict of interest due to the financial incentive. You will pay fees separate and distinct for services rendered by the consulting practice.

For additional information regarding our conflicts, please see Items 11 and 14 of our [Form ADV Part 2A](#).

Ask us the following question:

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

How do your financial professionals make money?

Professionals at Ark Wealth Management, LLC are compensated with a base salary and bonus structure based on the performance of the firm. Some members of the firm are compensated based on the assets they manage.

Item 4: Disciplinary History

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

Yes. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

Ask us the following question:

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

Item 5: Additional Information

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our <https://www.arkfinancial.com/>. You can also email us at connect@arkfinancial.com with any questions.

Ask us the following questions:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?