

Spring Street Wealth
Customer Relationship Summary
July 7, 2026

Spring Street Wealth (“Spring Street”) 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, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: Investor.gov/CRS. This website also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

The principal services our firm offers include Portfolio Management, Financial Planning, and General Consulting services to retail investors. Portfolio Management services are provided on a discretionary or non-discretionary basis. When discretionary services are agreed to, we can make changes to your portfolio without first obtaining your express prior permission. When non-discretionary services are agreed to, we will monitor your account and make recommendations, but will not make changes to your portfolio without your permission. We regularly monitor your investment accounts and make investment changes or recommendations when necessary. Our Firm imposes an account minimum of \$1,000,000, which may be waived in the Firm’s discretion. We do not offer any proprietary products or wrap fee programs.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit.

We will provide a detailed financial plan for clients who request such a plan. You can find a more detailed description of our services in our Form ADV Part 2 by searching for our Firm’s name here: <https://adviserinfo.sec.gov/>

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?

WHAT FEES WILL I PAY?

Our Portfolio Management fees are based on a percentage of Assets under Management up to 1.5% annually. Our fees are negotiable based on factors such as asset size, anticipated future assets, related accounts, and complexity of client needs. Asset Management fees are paid quarterly in arrears, based on the average daily value of the previous quarter, and debited to your account.

Fees for Financial Plans range from \$1000 to \$15,000, and General Consulting services \$500 to \$10,000. Fees for these are fixed and negotiated with each individual client.

In addition to the fees we charge, you may also pay Transaction Fees and fees charged by individual Mutual Funds, Separate Account Managers or Annuities.

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. You can find more detailed information about fees in our ADV Part 2A by searching for our Firm’s name here:

<https://adviserinfo.sec.gov/>

CONVERSATION STARTERS, 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 a conflict with your interests, because the more assets there are in your advisory account, the more you will pay in fees, and the firm therefore has an incentive to encourage you to increase the assets in your account. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

Example: Our financial professionals are licensed as insurance agents. In addition to our services, your financial professional will offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals, which creates a conflict of interest. However, this is mitigated by the firm's fiduciary duty to always act in the best interest of the client, including the sale of commissionable products to advisory clients.

CONVERSATION STARTER, ask your financial professional:

HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professional is compensated through distributions of the Firm's profits as owner of the Firm.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, neither our Firm nor any of our financial professionals have a disciplinary history. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER, ask your financial professional:

AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?

ADDITIONAL INFORMATION

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling: 917-695-9535 or by sending us an email: brandon@springstreetwealth.com.

CONVERSATION STARTER, 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

- Added a new conflict of interest disclosure relating to the Firm's financial incentive to increase client assets under management and the sale of commissionable insurance products.