

**Client Relationship Summary**  
**Cleros Wealth Partners, LLC**  
**October 30, 2026**

**Item 1**

Cleros Wealth Partners, LLC (“Cleros” or the “Firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The Firm does not provide securities brokerage services. Brokerage and investment advisory services and fees differ and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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 through individually managed accounts. If you grant us discretionary authority in your investment management agreement, we may buy and sell investments in your account without obtaining your approval before each transaction, subject to your investment objectives and any reasonable restrictions you impose. We may also provide services on a non-discretionary basis, in which case you make the ultimate decision regarding the purchase or sale of investments.

We may recommend or, when authorized by you, select unaffiliated third-party investment managers to manage all or a portion of your assets. We monitor your account on an ongoing basis as part of our standard advisory services. We do not limit our advice to proprietary products or a limited menu of investments, and we do not currently require a minimum account size.

For additional information, please see Items 4 and 7 of the Firm’s Form ADV Part 2A brochure.

**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?*

**Item 3**

***What fees will I pay?***

We charge an asset-based advisory fee of up to 2.50% annually, billed quarterly in advance or arrears as provided in your investment management agreement. Your fee is negotiated based on factors such as account size, complexity, anticipated trading activity, and services provided. The more assets you have in your account, the more you will pay us, which creates an incentive for us to encourage you to increase your account assets.

You may also incur additional fees and expenses, including brokerage commissions, transaction costs, custodial fees, wire-transfer fees, mutual fund and exchange-traded fund expenses, platform fees, and fees charged by third-party investment managers. These fees and expenses are separate from the advisory fees paid to the Firm.

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 and costs, see Item 5 of our Form ADV Part 2A brochure and your investment management agreement.

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

***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 interests 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.*

**Affiliated firms:** We are under common ownership with other investment advisers, creating an incentive to recommend or refer you to an affiliated firm.

**Third-party investment managers:** We may recommend or select third-party investment managers and may have an incentive to favor a manager based on business relationships or considerations other than your investment needs

**Brokerage compensation:** Certain financial professionals are also registered representatives of Purshe Kaplan Sterling Investments, Inc. (“PKS”) and may receive commissions or other transaction-based compensation. This creates an incentive to recommend products or transactions that generate additional compensation.

For additional information about our conflicts of interest, please see Items 5, 10, 12, and 14 of our Form ADV Part 2A brochure.

***How do your financial professionals make money?***

Our financial professionals receive a base salary and may receive discretionary compensation based on individual performance, Firm revenue, new and retained client assets, and contributions to the Firm. This creates an incentive to encourage you to open an account or add or retain assets with us. Certain financial professionals are also registered representatives of PKS and may receive transaction-based compensation, creating an incentive to recommend products or transactions that generate additional compensation.

**Item 4**

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters:**

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

**Item 5**

For additional information about our investment advisory services or to request an up-to-date copy of this relationship summary, call us at (817) 984-3830 or visit [www.cleros.com](http://www.cleros.com).

**Conversation Starters:**

- *Who is my primary contact person? Are they 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?*