



Form ADV, Part 3

Skybound Wealth Management USA, LLC

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Client Relationship Summary as of June 2023

Skybound Wealth Management USA, LLC (Skybound) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ, and it is important you understand these differences. The SEC provides free and simple tools that are available to research firms and financial professionals and educational information for clients at www.Investor.gov/CRS.

Item 2 - Relationship and Services

What investment services and advice can you provide?

- Pension transfer advice for U.K. and other nationals, expatriates.
- Asset and investment management services that are provided on a non-discretionary basis using various investment products including mutual funds, exchanged traded funds and UCITs
- Portfolios that can be customized based initially on model portfolio allocations suitable for your risk tolerance and modified according to your specific needs.
- Financial planning, asset allocation, insurance, and referral to external tax and estate planning professionals.
- Securities used within a portfolio are drawn from an approved list. While services are appropriate for all types of individuals, our services are primarily geared towards retirement and financial planning. We do not have minimum requirements to utilize our services but generally advise that given various costs, a reasonable minimum for a UK pension transfer is in excess of £250,000 (or about \$345,000). For additional information, please see Form ADV Part 2A Items 4, 7, 8 and 16 (ADV Part 2A).

Questions to ask us.

- 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?

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

U.K. pension transfer services as outlined by the UK Financial Conduct Authority (FCA), are charged as an initial percentage fee based on the value of the transfer and levied when the assets go into a UK self-invested personal pension account. Investment management services are charged according to a percentage fee based on the value of assets in your account. Fees vary, are negotiable and are charged quarterly or monthly. Financial planning and consulting services provided by Skybound advisors do not incur a fee. The amount you pay will depend on the



financial professional you have selected, program in which you participate, services you receive and the amount of assets in your account. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee even if you do not buy or sell securities or other assets, and whether your account increases or decreases. Your financial advisor has a direct interest in the fees charged to you and therefore has an incentive to maximize your fee.

What other fees and costs will I pay?

You will pay transaction fees when we buy and sell investments for you and fees to any custodian holding your assets. The most common categories of fees and costs applicable to your account include: custodian fees, account setup and maintenance fees, fees related to mutual funds and variable annuities, and other transactional and product-level fees assessed by products, platforms, or custodians. Some investments (such as mutual funds, variable annuities, and alternative investments) impose additional fees that will reduce the value of your investment over time. Also, certain investments such as variable annuities and insurance wrappers charge you surrender charges to sell or exit. Defined benefit UK pension schemes over £30,000 (or about \$42,000) incur the cost of an FCA regulated advisor to provide a transfer analysis report. Please make sure you understand what fees and costs you are paying. **For additional information**, please see Form ADV Part 2A Items 5 and 14 (ADV Part 2A).

Questions to ask us.

- 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 paying 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 Standard of Conduct should I expect?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. **For additional information**, please see Form ADV Part 2A Items 4, 5, 8, 11, 12 and 14

How do your financial professionals make money?

Our financial professionals have a direct interest in the fees charged to you and receive a portion of the advisory fees we collect from your account. Their compensation increases as assets under their management increases. They have an interest in offering you more products and services and maximizing their fees.

Item 4 – Disciplinary History

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

No. Please refer to your financial professional's Form ADV Part 2B for more details on these and other topics. Additionally, you can email Skybound's CCO at giselle.casella@skyboundwealthusa.com to request a Part 2B Brochure.

A free and simple search tool to research us and our financial professionals is available at www.investor.gov/crs.

Questions to ask us.

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

Item 5 – Additional Information

For additional information about our services, please see Form ADV Part 2A (ADV Part 2A) or find our Form ADV on www.adviserinfo.sec.gov.

If you would like up-to-date information or a copy of this disclosure, please visit www.adviserinfo.sec.gov, our website at www.skyboundwealthusa.com or call 786.408.7703 to request up-to-date information and a copy of Form CRS.

Questions to ask us.

- 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?

