

Client Relationship Summary POM Investment Strategies, LLC

Date: 2/18/2025

ITEM 1 – INTRODUCTION

POM Investment Strategies, LLC is an investment adviser registered with the Securities and Exchange Commission and does business as Peace of Mind Wealth Management. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit <https://adviserinfo.sec.gov/> for free, simple tools to research firms and financial professionals, as well as 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 investment advisory services to retail investors. Our firm manages advisory accounts on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. If a non-discretionary relationship is in place, calls will be placed to the client presenting the recommendation made including a rebalancing recommendation and only upon your authorization will any action be taken on your behalf. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities or groups of securities. Our Firm has entered into an agreement with AE Wealth Management, LLC (“AEWM”), an SEC registered investment adviser, to provide asset management services that include model money managers, portfolio managers, and strategists. As part of the AEWM program, Clients provide our Firm and AEWM discretion to select third party, non-affiliated investment managers (“Model Managers”) to design and manage model portfolios. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s standard advisory services. Our Firm requires a minimum dollar value of \$800,000 to initiate services, but this is negotiable. Clients whose assets under management do not reach our portfolio minimum of \$800,000 will pay a fixed fee of \$12,000 a year until which time they meet the minimum portfolio requirement. Financial Planning services are provided as part of our investment management services. We also offer stand-alone financial planning.

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?

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay? Our fees vary depending on the services you receive. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. You pay this fee even if you don’t buy or sell investments. Your custodian may charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. Asset-based portfolio management fees are withdrawn directly from the client’s accounts with client’s written authorization. Our maximum annual investment advisory fee is 2.00% and fees are paid monthly in arrears based on the average daily balance of each month. Financial planning fees are paid via check or through AdvicePay. Financial Planning services are included in the investment management fee described above. On occasion, our firm is asked to provide financial planning services for a separate fee if a client chooses not to select our firm for its investment management services described above. Fees for financial planning are negotiated. Fixed financial planning fees range from \$1,000 to \$5,000 and are due when the plan is delivered. 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.

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 fees and costs, and how much will be invested for me?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

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:

- *For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.*
- *Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. Please note that you always have a right to choose services and products from our affiliated entities or any other firm that provides similar services and products.*
- *Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account.*
- *some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account.*
- *Advisors Excel provides our Firm bonus compensation or other incentives based on sales.*

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on the amount of assets we service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14

ITEM 4: DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://adviserinfo.sec.gov/> for a free, simple search tool to research us and our financial professionals.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

ITEM 5: ADDITIONAL INFORMATION

For additional information on our advisory services, visit the SEC's website at www.adviserinfo.sec.gov. Our firm's

IARD number is: 317067.

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?

MATERIAL CHANGES TO CLIENT RELATIONSHIP SUMMARY

November 6, 2023: Our Firm updated Item 2 to reflect our relationship with AE Wealth Management, LLC and to disclose we no longer offer non-discretionary services. Item 2 was also updated to reflect our Firm requires a minimum dollar value of \$500,000 to initiate services, but this is negotiable. Item 3 was updated to reflect the Firm's maximum advisory fee is 2.00% and financial planning fees range from \$1,000 to \$5,000 and may be paid using AdvicePay upon delivery of the plan. Item 3 was also updated to further describe conflicts of interest regarding fees.

February 18, 2025: Our Firm updated Item 2 to reflect: Our Firm requires a minimum dollar value of \$800,000 to initiate services, but this is negotiable. Clients whose assets under management do not reach our portfolio minimum of \$800,000 will pay a fixed fee of \$12,000 a year until which time they meet the minimum portfolio requirement. Item 2 was corrected to include non-discretionary services.