Form CRS Customer Relationship Summary
March 9, 2026

Epic Wealth Management, LLC 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 to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer discretionary portfolio management services. Our investment advice is tailored to meet our clients' needs and investment objectives. If you participate in our **discretionary** portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction.

We may also offer **non-discretionary** portfolio management services. If you enter into a non-discretionary arrangement with our firm, we must obtain your approval prior to executing any transactions on behalf of your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis. In providing account management services, we accept client restrictions on the specific securities or the types of securities that may be held in your account on a case-by-case basis.

We regularly monitor each client's portfolio and may rebalance a client's portfolio based on the clients' needs. Overriding factors could be, but are not limited to, tax consequences and other client specific factors. Epic Wealth Management offers the following portfolio management services: (i) investment and management of a client's assets in an Independent Clearing Account ("ICA"); (ii) investment and management of a client's assets in a Raymond James Consulting Services ("RJCS") separately-managed account ("SMA"); and (iii) investment and management of a client's assets through the Freedom Wrap Program sponsored by Raymond James Financial Services, Inc. ("Raymond James"), only for legacy clients participating in the Freedom Wrap Program.

Epic Wealth Management typically requires a minimum portfolio asset value size of $500,000 per household, but may, in its discretion, make exceptions or negotiate special fee arrangements. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the minimum. We offer investment advisory services to individuals, including high net worth individuals, charitable organizations, corporations or other businesses and business owners. **For additional information, please see Epic Wealth Management, LLC's ADV, Part 2A brochure, items 4 and 7.**

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?

For Portfolio Management Services you will be charged an **ongoing management fee** based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in advance, based on the balance of the account on the last business day of the previous calendar quarter. Our current fee schedules are described in Item 5 of the Form ADV Part 2.

Epic Wealth Management receives investment advisory fees for managing clients' assets in ICA accounts, accounts in the RJCS SMA program and accounts in the Freedom Wrap Program. These advisory fees are based on a percentage of assets under management. The annual fee for portfolio management services varies between 0% to 3% for ICA accounts and 0% to 3% for accounts in the RJCS SMA program and accounts in the Freedom Wrap Program. With respect to accounts in the RJCS SMA program and accounts in the Freedom Wrap Program, a portion of the investment advisory fee will be paid to one or more SMA Managers, and the portion of the investment advisory fees retained by Epic Wealth will never be greater than 2.25%. In special circumstances, and in our sole discretion, we may negotiate a lesser fee based upon certain criteria (i.e., the dollar amount of assets to be managed, related accounts, potential future assets, account composition, pre-existing client relationship, account retention, etc.).

Although the effective management fee rate could decrease the larger your account is, the total management fees you will pay will likely increase as you increase the total amount of assets under our management, and therefore we generally have an incentive to encourage transferring or depositing additional assets into your account. **For additional information, please see Epic Wealth Management, LLC's ADV, Part 2A brochure, item 5.**

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.

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 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.

- Certain Associated Persons of our firm may be licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions earned are separate and in addition to advisory fees you pay to Epic Wealth Management for investment advisory services.
- Epic Wealth Management may recommend that clients establish brokerage accounts with Raymond James & Associates, Inc., a member of New York Stock, member SIPC, to maintain custody of clients' assets. We may receive some benefits from Raymond James based on the amount of client assets held at Raymond James.

For additional information, please see Epic Wealth Management, LLC's ADV, Part 2A brochure, item 10.

Conversation Starters. 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?

Investment advisor representatives receive a quarterly fee based upon your account's market value. The fee will increase as your account value increases and decreases if your account value decreases. Managed accounts are not charged any commissions, so the investment advisor representative only receives the quarterly fee. It is important to understand the differences between a brokerage commission-based account and an asset-based fee account.

an asset-based fee if you want continuing advice or want someone to make investment decisions for you, even though it may cost more than a transaction-based fee.	***a transaction-based fee*** from a cost perspective, if you do not trade often or if you plan to buy and hold investments for longer periods of time.

Certain employees of our firm are licensed insurance agents. This creates a conflict of interest as the recommendation to purchase insurance could be based on the compensation received, rather than due to the client's best interest.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Valery Oswald at 405-257-0301. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 7406 N Classen Blvd Oklahoma City, OK 73116.

Conversation Starters. Ask your financial professional –

- 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?