44 Wealth Management LLC

Form CRS - Customer Relationship Summary

March 31, 2026

Item 1. Introduction

44 Wealth Management LLC (“44 Wealth”, “we”, “us”, and “our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you (“you”, “your”, and “client”) to understand the differences.

Item 2. What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors including investment management services, financial planning, and consulting services. If you retain our firm for investment management services, you will pay an on-going asset-based fee at the charged monthly in arrears, based on prior period-end value of the cash and investments in your advisory account. We will meet with you in person, if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio’s performance on an ongoing basis. As you participate in our discretionary investment management services, the authorization will allow us to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. 44 Wealth Management LLC does not offer a wrap fee program.

44 Wealth Management LLC also offers financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

We offer investment advisory services with a large selection of investments to individuals, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we do not require a minimum dollar amount to open and maintain an advisory account. At our discretion, we may waive this minimum account size. **For additional information, please see 44 Wealth Management LLC’s ADV at www.adviserinfo.sec.gov (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?*

Item 3A. What Fees Will I Pay?

We charge fees for our services, including asset-based fees (a percentage of assets under management) and fixed fees for financial planning or consulting. Our asset-based fees are typically charged monthly in arrears and may be up to 1.75% annually. The more assets in your account, the more you will pay in fees, so we have an incentive to encourage you to increase the assets in your account. For financial planning and consulting, we charge a fixed fee based on the scope and complexity of the services. Fees may be paid in advance, and you may receive a partial refund if services are not completed.

In addition to our advisory fee, you will pay fees charged by third parties, such as broker-dealers, custodians, and funds. These may include transaction fees, commissions, custodial fees, and fees related to mutual funds, ETFs, and alternative investments. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment.

For additional information, please see 44 Wealth Management LLC’s ADV at www.adviserinfo.sec.gov (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?*

Item 3B. 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 of the Firm's Supervised Persons are licensed insurance agents and may offer certain insurance products on a fully disclosed basis through other, non-affiliated insurance agencies and/or agents. A conflict of interest exists to the extent that the Firm recommends the purchase of insurance products where its Supervised Persons may be entitled to insurance commissions or other additional compensation. The Firm has procedures in place whereby it seeks to ensure that all recommendations are made in its clients' best interest regardless of any such affiliations.

For additional information, please see 44 Wealth Management LLC's ADV at www.adviserinfo.sec.gov (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?*

Item 3C. How do your financial professionals make money?

Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention, referrals, and because the firm's salaries are ultimately derived, from revenue the firm earns from the financial professional's advisory services or recommendations.

Item 4. Do you or your financial professionals have a legal or disciplinary history?

No. Please visvisit 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?*

Item 5. 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 us at (541) 359-0388. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 2350 Oakmont Way, Suite 104, Eugene, OR 97401 or by phone at (541) 359-0388. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

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?*