

Synergy Wealth Management LLC

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August 8, 2025

Firm Brochure (Form ADV Part 2A)

Item 1: Cover Page

This brochure provides information about the qualifications and business practices of Synergy Wealth Management LLC. If you have any questions about the contents of this brochure, please contact us at the phone number listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration (e.g. “registered investment advisor”) does not imply a certain level of skill or training.

Additional information about Synergy Wealth Management LLC also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2: Material Changes

Pursuant to Texas and SEC rules, Synergy Wealth Management LLC will ensure that clients receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after the Firm's fiscal year end, December 31. This means that if there were any material changes over the past year, clients will receive a summary of those changes no later than April 30. At that time, Synergy Wealth Management LLC will also offer a copy of its most current disclosure brochure and may also provide other ongoing disclosure information about material changes as necessary. If there are no material changes over the past year, no notices will be sent.

Clients and prospective clients can always receive the most current disclosure brochure for Synergy Wealth Management LLC at any time by contacting their investment advisor representative.

This is a new brochure as of August 8, 2025.

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Item 4 Advisory Business

Firm Description

Synergy Wealth Management LLC (“SWM” or the “Firm”) is a Texas registered investment advisor. SWM was founded on May 9, 2025.

The Principal Owner and Chief Compliance Officer of SWM is Michael Schellinger.

Types of Advisory Services

The Firm offers a large variety of services, including portfolio management, investment analysis, financial planning, general consulting and selection of other investment advisors for individuals and high net worth individuals. The Firm offers these services to clients or potential clients (“clients”).

Portfolio Management Services

SWM offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. SWM assesses clients’ current holdings and ensures alignment with both short- and long-term goals. The Firm performs ongoing reviews of investment performance and portfolio exposure to market conditions. Accordingly, the Firm is authorized to perform various functions without further approval from the client, such as the determination of securities to be purchased or sold without prior permission from the client for each transaction. Any and all trades are made in the best interest of the client as part of SWM’s fiduciary duty. However, risk is inherent to any investing strategy and model. Therefore, SWM does not guarantee any results or returns.

Prior to engaging SWM to provide any investment advisory services, SWM requires a written financial service agreement (“FSA”) signed by the client prior to the engagement of any services. The FSA will outline services to which the client is entitled and fees the client will incur.

SWM does not act as a custodian of client assets. The client always maintains asset control. SWM places trades for clients under a limited power of attorney through qualified custodian/broker.

Comprehensive Financial Planning

Financial plans and financial planning may include but are not limited to:

- Investment Planning,
- Insurance review and needs analysis including Life, disability, and Long-term care
- tax planning
- retirement planning, savings, and income analysis
- Budgeting and Cash Flow Analysis
- real estate review and cash flow analysis
- Restricted Stock and Employee stock option analysis
- Estate planning and document review analysis
- Charitable Giving Review
- Business owner Pre-Exit planning and Succession planning.

Synergy Wealth Management LLC

- college planning
- debt/credit planning.

These services can range from broad-based financial planning to consultative or single subject planning. If you retain our firm for financial planning services, we will consult with you to gather information about your financial circumstances and objectives. We may also use financial planning software to determine your current financial position, and to define and quantify your long-term goals and objectives. Once we specify those long-term objectives (both financial and non-financial), we may develop shorter-term, targeted objectives.

Once we review and analyze the information you provide to our firm and the data derived from our financial planning software, we may deliver a written plan to you, designed to help you achieve your stated financial goals and objectives.

Financial plans are based on your financial situation at the time we present the plan to you, and on the financial information you provide to us. You must promptly notify our firm of your financial situation, goals, objectives, or needs change.

General Consulting

To the extent specifically requested by the client, SWM may be engaged to provide consulting services for a separate fee as described in Item 5 below. SWM may determine to charge for such additional services, the dollar amount of which shall be set forth in a separate written agreement with the client.

Services are offered in several areas of a client's financial situation, depending on their goals and objectives. Generally, such consulting services involve rendering a specific financial consultation based on the Client's financial goals and objectives. This consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs, and other areas of a client's financial situation.

Consulting recommendations pose a conflict between the interests of SWM and the interests of the client. For example, SWM has an incentive to recommend that clients engage SWM for investment management services or to increase the level of investment assets with the Firm, as it would increase the amount of advisory fees paid to the Firm. Clients are not obligated to implement any recommendations made by SWM or maintain an ongoing relationship with the Advisor. If the client elects to act on any of the recommendations made by the Firm, the client is under no obligation to implement the transaction through the Firm.

Services Tailored to Clients' Needs

Services are provided based on a client's specific needs within the scope of the services provided as discussed above. A review of the information provided by the client regarding the client's current financial situation, goals, and risk tolerances will be performed and advice will be provided that is in line with available information.

Wrap Fee Program versus Portfolio Management Program

SWM does not offer a Wrap Fee Program.

Assets Under Management

As of May 31, 2025, Adviser has the following assets under management:

Discretionary assets:	\$0
Non-discretionary assets:	\$0

Item 5 Fees and Compensation

A. Fees

Individually Managed Accounts:

Fees for individually managed accounts typically range from 0.50% to 2.00% annually, based on the client's specific needs and the complexity of the services to be rendered. Each client's fee shall be agreed to by the client when they sign the Investment Advisory Agreement.

All asset-based fees are deducted by the qualified custodian of record on a quarterly basis in arrears, based on the average daily balance of the account over the quarter. Client statements for prior deductions will be provided on a quarterly basis.

Adviser will provide investment advisory services and portfolio management services but will not provide custodial or other administrative services. At no time will Adviser accept or maintain custody of a client's funds or securities except for authorized fee deduction. The Client may contact the Custodian directly for disbursements, or account record changes, and may also do so in writing to the custodian. Adviser may act at the client's convenience to facilitate such written communications to the Custodian, provided that such action is not construed to be custody of client assets.

The client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. Fees paid to Adviser are separate and distinct from the custodian and execution fees.

Clients may request to terminate their advisory contract with SWM, in whole or in part, by providing advance written notice. Upon termination, all fees will be prorated to the date of termination and clients will be charged the final asset-based fee based on the number of days services were rendered during the previous quarter. Client's advisory agreement with the Advisor is non-transferable without Client's written approval.

Financial Planning Fees

We charge a fixed fee for financial planning services. The exact fixed fees for financial planning services offered by the firm will be determined in advance based on the agreement between the client and the firm and based on the information provided by the client at that time or the complexity of the plan. Fees may be waived or reduced at CGW's discretion.

Fixed fees for financial planning will typically range from \$500 - \$10,000, depending on the scope and complexity of the work. All fixed fees for services offered by the firm will be determined in advance

based on the agreement between the client and the firm and based on the information provided by the client at that time.

Financial planning fees are billed in advance. In the event of early termination, the unearned portion of prepaid fees will be prorated based on the number of calendar days remaining in the billing period and refunded to the client. For example, if a client terminates a 90-day planning engagement on Day 30, they will be refunded two-thirds (60/90) of the prepaid fee. All refunds will be issued by check or electronic transfer within 30-days of termination.

Where the firm may request a fee in advance, the amount paid in advance will not be more than \$500 per client and 6 months in advance.

Consulting Fees

We charge a fixed fee for consulting services. The exact fixed fees for any consulting services offered by the firm will be determined in advance based on the agreement between the client and the firm and based on the information provided by the client at that time or the complexity of the services to be rendered. Fees may be waived or reduced at CGWs discretion.

Fixed fees for consulting services will typically range from \$150 - \$10,000, depending on the scope and complexity of the work. All fixed fees for services offered by the firm will be determined in advance based on the agreement between the client and the firm and based on the information provided by the client at that time.

Consulting fees are billed in advance. In the event of early termination, the unearned portion of prepaid fees will be prorated based on the number of calendar days remaining in the billing period and refunded to the client. For example, if a client terminates a 90-day planning engagement on Day 30, they will be refunded two-thirds (60/90) of the prepaid fee. All refunds will be issued by check or electronic transfer within 30-days of termination.

Where the firm may request a fee in advance, the amount paid in advance will not be more than \$500 per client and 6 months in advance.

Right of Cancellation

In addition to the right to terminate an agreement pursuant to its terms, a client may cancel an agreement with Adviser within five (5) business days of first receiving a copy of this disclosure brochure and supplement without penalty or fee.

B. Fee Deduction Disclosure

Where Adviser deducts its management fee from client accounts utilizing a qualified custodian, the Adviser is required to meet the following requirements.

- a. Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian;
- b. The firm must send the qualified custodian a written invoice detailing the fee amount to be deducted from the client account; and,

- c. The firm must send the client a written invoice itemizing the fee, the invoice must detail any formulae used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based. This may be included with the clients quarterly performance report.

C. Other Fees and Expenses

Unless the client directs otherwise or an individual client's circumstances require, we generally recommend that Altruist and Charles Schwab & Co., Inc. ("Schwab"), serve as the broker-dealers/custodians for client investment management assets. Broker-dealers such as Altruist and Schwab charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e., transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity transactions, and mark-ups and mark-downs are charged for fixed income transactions). The amount of these commissions and/or transaction fees may vary depending upon a range of factors, which typically include the following: the broker-dealer/custodian utilized; the total value of regulatory assets under management held at the applicable custodian; the type of asset (e.g., equity, ETF, mutual fund, fixed income product). In addition, client accounts may invest in open-end mutual funds (including money market funds) and ETFs that have various internal fees and expenses (i.e., management fees), which are paid by these funds but ultimately borne by clients as a fund shareholder. These internal fees and expenses are in addition to the fees charged by SWM.

D. Advance Payment of Fees and Termination

SWM's Investment management fees are payable quarterly in arrears, based on the average daily balance of the account over the quarter. Clients may request to terminate their advisory contract with SWM, in whole or in part, by providing advance written notice. Upon termination, all fees will be prorated to the date of termination and clients will be charged the final asset-based fee based on the number of days services were rendered during the previous quarter. Client's advisory agreement with the Advisor is non-transferable without Client's written approval.

All fixed fees charged in advance will be earned within six months. Upon termination, fixed fees paid in advance will be prorated to the date of termination and the excess refunded to the client by check as soon as practicable. Where the firm may request a fee in advance, the amount paid in advance will not be more than \$500 per client and 6 months in advance. The remaining fixed fees will be paid after services are performed.

Upon termination, any fees paid in advance will be refunded to client by check issued to the client with 30-days.

E. Commissions

SWM is an asset-based fee investment management firm. The firm does not receive commissions for purchasing or selling stocks, bonds, mutual funds, real estate investment trusts, or other commissioned securities products for clients. The firm is not affiliated with entities that sell financial products or securities.

Certain employees of SWM are licensed as independent insurance agents. Those individuals will earn commission-based compensation for selling insurance products, including insurance products they sell

to clients. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the firm who is an insurance agent will have an incentive to recommend insurance products to clients for the purpose of generating commissions rather than solely based on your needs. However, clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 6 Performance-Based Fees and Side-By-Side Management

Synergy Wealth Management, LLC does not charge or accept performance-based fees. SWM does not engage in side-by-side management.

Item 7 Types of Clients

Synergy Wealth Management, LLC provides investment advice to many different types of clients. These clients generally include individuals, trusts, estates, corporations, and other types of business entities.

Minimum Account Size

The Firm does not require a minimum account size.

There are no other requirements for opening and maintaining investment accounts with SWM.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

A. *Methods of Analysis*

The Firm may use the following methods when considering investment strategies and recommendations.

Charting Review

Charting is a technical analysis that charts the patterns of stocks, bonds, and commodities to help determine buy and sell recommendations for clients. It is a way of gathering and processing price and volume information in a security by applying mathematical equations and plotting the resulting data onto graphs in order to predict future price movements. A graphical historical record assists the analyst in spotting the effect of key events on a security's price, its performance over a period of time, and whether it is trading near its high, near its low or in between. Chartists believe that recurring patterns of trading, commonly referred to as indicators, can help them forecast future price movements.

Fundamental Review

A fundamental analysis is a method of evaluating a company or security by attempting to measure its intrinsic value. Fundamental analysis attempts to determine the true value of a company or security by looking at all aspects of the company or security, including both tangible factors (e.g., machinery, buildings, land, etc.) and intangible factors (e.g., patents, trademarks, “brand” names, etc.). Fundamental analysis also involves examining related economic factors (e.g., overall economy and industry conditions, etc.), financial factors (e.g., company debt, interest rates, management salaries and bonuses, etc.), qualitative factors (e.g., management expertise, industry cycles, labor relations, etc.), and quantitative factors (e.g., debt-to-equity and price-to-equity ratios).

The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price with the aim of determining what sort of position to take with that security (e.g., if underpriced, the security should be bought; if overpriced the security should sold). Fundamental analysis uses real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for many types of securities.

Technical Review

A technical analysis is a method of evaluating securities that analyzes statistics generated by market activity, such as past prices and volume. Technical analysis does not attempt to measure a security's intrinsic value, but instead uses past market data and statistical tools to identify patterns that can suggest future activity. Historical performance of securities and the markets can indicate future performance.

Cyclical Review

A cyclical analysis assumes the market reacts in reoccurring patterns that can be identified and leveraged to provide performance. Cyclical analysis of economic cycles is used to determine how these reoccurring patterns, or cycles, affect the returns of a given investment, asset, or company. Cyclical analysis is a time-based assessment which incorporates past and present performance to determine future value. Cyclical analyses exist because the broad economy has been shown to move in cycles, from periods of peak performance to periods of low performance. The risks of this strategy are two-fold: (1) the markets do not always repeat cyclical patterns; and (2) if too many investors begin to implement this strategy, it changes the very cycles of which they are trying to take advantage.

Economic Review

An economic analysis determines the economic environment over a certain time horizon. This involves following and updating historic economic data such as U.S. gross domestic product and consumer price index as well as monitoring key economic drivers such as employment, inflation, and money supply for the world's major economies.

B. *Investment Strategies*

When implementing investment advice to clients, the Firm may employ a variety of strategies to best pursue the objects of clients. Depending on market trends and conditions, SWM will employee any technique or strategy herein described, at the Firm's discretion and in the best interests of the client. The Firm does not recommend any particular security or type of security. Instead, the Firm makes

recommendations to meet a particular client's financial objectives. There is inherent risk to any investment and clients may suffer loss of ALL OR PART of a principal investment.

Long-Term Purchases

Long-term purchases are securities that are purchased with the expectation that the value of those securities will grow over a relatively long period, generally greater than one year. Long-term purchases may be affected by unforeseen changes in the company in which a client is invested or in the overall market. Long term trading is designed to capture market rates of both return and risk. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Due to its nature, the long-term strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include, but are not limited to, inflation (purchasing power) risk, interest rate risk, economic risk, and political/regulatory risk.

Short-Term Purchases

Short-term purchases are securities that are purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations. Short-term trading generally holds greater risk. Frequent trading can affect investment performance due to increased brokerage fees and other transaction costs and taxes.

Strategic Asset Allocation

Asset allocation is a combination of several different types of investments; typically, this includes stocks, bonds, and cash equivalents among various asset classes to achieve diversification. The objective of asset allocation is to manage risk and market exposure while still positioning a portfolio to meet financial objectives.

C. ***Risk of Loss***

Investing inherently involves risk up to and including loss of the principal sum. Further, past performance of any security is not necessarily indicative of future results. Therefore, future performance of any specific investment or investment strategy based on past performance should not be assumed as a guarantee. SWM does not provide any representation or guarantee that the financial goals of clients will be achieved.

The potential return or gain and potential risk or loss of an investment varies, generally speaking, with the type of product invested in. Below is an overview of the types of products available on the market and the associated risks of each:

General Risks. Investing in securities always involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives can or will be met. Past performance is in no way an indication of future performance. We also cannot assure that third parties will satisfy their obligations in a timely manner or perform as expected or marketed.

General Market Risk. Investment returns will fluctuate based upon changes in the value of the portfolio securities. Certain securities held may be worth less than the price originally paid for them, or less than they were worth at an earlier time.

Common Stocks. Investments in common stocks, both directly and indirectly through investment in shares of ETFs, may fluctuate in value in response to many factors, including, but not limited to, the activities of the individual companies, general market and economic conditions, interest rates, and specific industry changes. Such price fluctuations subject certain strategies to potential losses. During temporary or extended bear markets, the value of common stocks will decline, which could also result in losses for each strategy.

Model Risk. Financial and economic data series are subject to regime shifts, meaning past information may lack value under future market conditions. Models are based upon assumptions that may prove invalid or incorrect under many market environments. We may use certain model outputs to help identify market opportunities and/or to make certain asset allocation decisions.

There is no guarantee any model will work under all market conditions. For this reason, we include model related results as part of our investment decision process but we often weigh professional judgment more heavily in making trades or asset allocations.

ETF Risks, including Net Asset Valuations and Tracking Error. An ETF's performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because 1) the ETF will incur expenses and transaction costs not incurred by any applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF. Certain ETF strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depositary Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange-traded equity securities, and for which market quotations or valuation may be limited or inaccurate.

Clients should be aware that to the extent they invest in ETF securities they will pay two levels of advisory compensation – advisory fees charged by Adviser plus any advisory fees charged by the issuer of the ETF. This scenario may cause a higher advisory cost (and potentially lower investment returns) than if a Client purchased the ETF directly. An ETF typically includes embedded expenses that may reduce the ETF's net asset value, and therefore directly affect the ETF's performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of the ETF may include investment advisor management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF expenses may change from time to time at the sole discretion of the ETF issuer. ETF tracking error and expenses may vary.

Inflation, Currency, and Interest Rate Risks. Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of an investor's future interest payments and principal. Inflation also generally leads to higher interest rates, which in turn may cause the value of many types of fixed income investments to decline. In addition, the relative value of the U.S. dollar-

denominated assets primarily managed by Adviser may be affected by the risk that currency devaluations affect Client purchasing power.

Liquidity Risk. Liquidity is the ability to readily convert an investment into cash to prevent a loss, realize an anticipated profit, or otherwise transfer funds out of the particular investment. Generally, investments are more liquid if the investment has an established market of purchasers and sellers, such as a stock or bond listed on a national securities exchange. Conversely, investments that do not have an established market of purchasers and sellers may be considered illiquid. Your investment in illiquid investments may be for an indefinite time, because of the lack of purchasers willing to convert your investment to cash or other assets.

Legislative and Tax Risk. Performance may directly or indirectly be affected by government legislation or regulation, which may include, but is not limited to: changes in investment advisor or securities trading regulation; change in the U.S. government's guarantee of ultimate payment of principal and interest on certain government securities; and changes in the tax code that could affect interest income, income characterization and/or tax reporting obligations, particularly for options, swaps, master limited partnerships, Real Estate Investment Trust, Exchange Traded Products/Funds/Securities. We do not engage in tax planning, and in certain circumstances a Client may incur taxable income on their investments without a cash distribution to pay the tax due. Clients and their personal tax advisors are responsible for how the transactions in their account are reported to the IRS or any other taxing authority.

Foreign Investing and Emerging Markets Risk. Foreign investing involves risks not typically associated with U.S. investments, and the risks may be exacerbated further in emerging market countries. These risks may include, among others, adverse fluctuations in foreign currency values, as well as adverse political, social, and economic developments affecting one or more foreign countries.

In addition, foreign investing may involve less publicly available information and more volatile or less liquid securities markets, particularly in markets that trade a small number of securities, have unstable governments, or involve limited industry. Investments in foreign countries could be affected by factors not present in the U.S., such as restrictions on receiving the investment proceeds from a foreign country, foreign tax laws or tax withholding requirements, unique trade clearance or settlement procedures, and potential difficulties in enforcing contractual obligations or other legal rules that jeopardize shareholder protection. Foreign accounting may be less transparent than U.S. accounting practices and foreign regulation may be inadequate or irregular.

Information Security Risk. We may be susceptible to risks to the confidentiality and security of its operations and proprietary and customer information. Information risks, including theft or corruption of electronically stored data, denial of service attacks on our website or websites of our third-party service providers, and the unauthorized release of confidential information are a few of the more common risks faced by us and other investment advisers. Data security breaches of our electronic data infrastructure could have the effect of disrupting our operations and compromising our customers' confidential and personally identifiable information. Such breaches could result in an inability of us to conduct business, potential losses, including identity theft and theft of investment funds from customers, and other adverse consequences to customers. We have taken and will continue to take steps to detect and limit the risks associated with these threats.

Tax Risks. Tax laws and regulations applicable to an account with Adviser may be subject to change and unanticipated tax liabilities may be incurred by an investor as a result of such changes. In addition, customers may experience adverse tax consequences from the early assignment of options purchased for a customer's account. Customers should consult their own tax advisers and counsel to determine the potential tax-related consequences of investing.

Advisory Risk. There is no guarantee that our judgment or investment decisions on behalf of particular any account will necessarily produce the intended results. Our judgment may prove to be incorrect, and an account might not achieve her investment objectives. In addition, it is possible that we may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to accounts' custodians' software. Adviser and its representatives are not responsible to any account for losses unless caused by Adviser breaching our fiduciary duty.

Dependence on Key Employees. An accounts success depends, in part, upon the ability of our key professionals to achieve the targeted investment goals. The loss of any of these key personnel could adversely impact the ability to achieve such investment goals and objectives of the account.

C. Recommending primarily a particular type of security

Adviser does not primarily recommend a particular type of security.

Item 9 Disciplinary Information

Registered investment advisers are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of the advisory business or integrity of the Firm's management.

Synergy Wealth Management, LLC has no disciplinary disclosures. Michael Schellinger, the owner and operator of Synergy Wealth Management, LLC, has no disciplinary disclosures.

Item 10 Other Financial Industry Activities and Affiliations

Registration as a Broker/Dealer or Broker/Dealer Representative

SWM is not registered and does not have an application pending to register, as a broker dealer and its management persons are not registered as broker/dealer representative.

Registration as a Futures Commission merchant, Commodity Pool Operator

SWM and its management persons are not registered and do not have application pending to register, as a futures commission merchant, commodity pool operator/advisor.

Relationships Material to this Advisory Business and Possible Conflicts of Interest

Michael Schellinger (CRD #6903790) is also an owner of Synergy Independent Financial Solutions, LP, a separate and unaffiliated business entity through which Michael Schellinger offers retail

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insurance products. In this capacity, Michael Schellinger may receive commissions for the sale of insurance products, including but not limited to life insurance and annuities. These activities are outside the scope of services offered by SWM, and any such compensation is separate from and in addition to fees charged for advisory services.

In addition, Michael Schellinger owns and operates Synergy Annuity Marketing, LP, an Insurance Marketing Organization (IMO) / Field Marketing Organization (FMO) and is an equity member of NBC National Marketing, Inc. (NBCNM), an independent marketing organization (IMO) engaged primarily in the distribution and support of insurance products and annuities. These entities provide marketing support services to insurance-licensed professionals and registered investment advisers (RIAs), including product education and assistance in submitting annuity applications through associated insurance carriers. Michael Schellinger may receive compensation or override from the insurance carriers or from affiliated agents for annuity products submitted through these entities.

These outside business activities create a potential conflict of interest, as Michael Schellinger has a financial incentive to recommend certain insurance products that result in additional compensation. To mitigate this conflict, Michael Schellinger adheres to his fiduciary standard of care and loyalty when providing investment advice and will only recommend products or services that are in the best interest of the client. All recommendations involving insurance products are made based on the client's specific financial needs, objectives, and suitability. Clients are under no obligation to purchase insurance products through Michael Schellinger, Synergy Independent Financial Solutions, LP, Synergy Annuity Marketing, LP, or NBCNM.

Michael Schellinger is also the owner of Synergy Tax Solutions, LLC, which provides consulting services to professional tax preparers and offers individual and small business tax preparation services. This business is not investment-related and operates independently of Synergy Wealth Management, LLC.

Some clients of Synergy Wealth Management, LLC may also choose to engage Synergy Tax Solutions, LLC. In cases where a client engages both entities, a potential conflict of interest may arise, as CCO may receive compensation from each business for services provided to the same client. To address this, CCO fully discloses any dual engagements in advance. Clients are under no obligation to engage either entity and are encouraged to evaluate and choose service providers that best meet their individual needs.

Michael Schellinger dedicates approximately one hour per month to activities related to Synergy Tax Solutions, LLC, and this outside business activity does not interfere with his/her obligations to clients of Synergy Wealth Management, LLC.

Clients are encouraged to ask questions to ensure they fully understand the nature of any potential conflicts and how they are addressed.

Selection of other Advisors

SWM does not recommend or select other investment advisors.

Item 11 Code of Ethics, Conflicts of Interest, and Personal Trading

A. Fiduciary Status

According to Texas law, an investment advisor is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of its clients. Synergy Wealth Management, LLC and its representatives have a fiduciary duty to all clients. SWM and its representatives' fiduciary duty to clients is considered the core underlying principle for SWM's Code of Ethics and represents the expected basis for all representatives' dealings with clients. SWM has the responsibility to ensure that the interests of clients are placed ahead of it or its representatives' own investment interest. All representatives will conduct business in an honest, ethical, and fair manner. All representatives will comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to services being conducted. All representatives have a responsibility to avoid circumstances that might negatively affect or appear to affect the representatives' duty of complete loyalty to their clients.

B. Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

SWM does not recommend that clients buy or sell any security in which a related person to SWM or SWM has a material financial interest. If any material financial interests arise, clients will be notified by SWM. Material financial interest in this context does not include publicly traded securities outlined in Item 11 Part C. An example of material financial interest would be recommending an investment where SWM owns 10% of the publicly traded security or has a directorship position with the company stock being recommended.

C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Adviser and/or its investment advisory representatives may from time-to-time purchase or sell products or investments that they may recommend to clients. Adviser has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser.

In addition, the Code of Ethics governs personal trading by each employee of Adviser deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Adviser are conducted in a manner that avoids any actual or potential conflict of interest between such persons and clients of the adviser or its affiliates.

Adviser collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve potential conflicts of interest. Adviser's Code of Ethics is available upon request.

D. Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

SWM employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide SWM with copies of their brokerage statements. Front running is the illegal practice of purchasing a security based on advanced non-public information regarding an expected large transaction that will affect the price of a security.

The Chief Compliance Officer of SWM is Michael Schellinger. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12 Brokerage Practices

A. Selection and Recommendation

SWM has a duty to select brokers, dealers and other trading venues that provide best execution for clients. The duty of best execution requires an investment adviser to seek to execute securities transactions for clients in such a manner that the client's total cost or proceeds in each transaction is the most favorable under the circumstances, taking into account all relevant factors. The lowest possible commission, while very important, is not the only consideration. The brokers dealers SWM currently utilizes are Altruist & Charles Schwab

It is the policy of the Firm to seek best execution in all portfolio trading activities for all investment disciplines and products, regardless of whether commissions are charged. This applies to trading in any instrument, security, or contract including equities, bonds, and forward or derivative contracts.

The standards and procedures governing best execution are set forth in several written policies. Generally, to achieve best execution, SWM considers the following factors, without limitation, in selecting brokers and intermediaries:

- Execution capability;
- Order size and market depth;
- Availability of competing markets and liquidity;
- Trading characteristics of the security;
- Confidentiality;
- Reputation and integrity;
- Financial responsibility of the broker-dealer;
- Recordkeeping;
- Available technology;
- Ability to address current market conditions.
- Availability of accurate information comparing markets;
- Quantity and quality of research received from the broker dealer;
- Ability and willingness to commit capital; and
- Responsiveness;

SWM evaluates the execution, performance, and risk profile of the broker-dealers it uses at least annually.

B. Research and Other Soft Dollar Benefits

Soft dollar practices are arrangements whereby an investment adviser directs transactions to a broker-dealer in exchange for certain products and services that are allowable under SEC and Texas rules. Client commissions may be used to pay for brokerage and research services and products as long as they are eligible under Section 28(e) of the Exchange Act of 1934. Section 28(e) sets forth a “safe harbor,” which provides that an investment adviser that has discretion over a client account is not in breach of its fiduciary duty when paying more than the lowest commission rate available if the adviser determines in good faith that the rate paid is commensurate with the value of brokerage and research services provided by the broker-dealer.

SWM does not currently have any soft dollar benefit arrangements.

C. Brokerage for Client Referrals

SWM does not receive client referrals from third parties for recommending the use of specific broker-dealer brokerage services.

D. Directed Brokerage

As stated above, the Firm recommends Altruist or Schwab as the Qualified Custodian. However, clients may be serviced on a client-directed brokerage basis, where SWM will place trades within the established account(s) at the Custodian designated by the Client, however the Firm does utilize a recommended Custodian and may not be able to obtain best execution outside of our recommended Custodian. The Firm will not be obligated to seek the lowest available transaction costs. These costs are determined by the Custodian the client selects.

E. Order Aggregation

SWM may, at times, aggregate sale and purchase orders of securities (“block trading”) for advisory accounts with similar orders in order to obtain the best pricing averages and minimize trading costs. This practice is reasonably likely to result in administrative convenience or an overall economic benefit to the client. Clients also benefit relatively from better purchase or sale execution prices, or beneficial timing of transactions or a combination of these and other factors. Aggregate orders will be allocated to client accounts in a systematic non-preferential manner. SWM may aggregate or “bunch” transactions for a client’s account with those of other clients in an effort to obtain the best execution under the circumstances.

F. Trade Error Policy

SWM maintains a record of any trading errors that occur in connection with investment activities of its clients. Both gains and losses that result from a trading error made by SWM will be borne or realized by SWM.

Item 13 Review of Accounts

A. Periodic Reviews

The Firm regularly reviews and evaluates client accounts for compliance with each client's investment objectives, policies and restrictions. The Firm analyzes rates of return and allocation of assets to determine model strategy effectiveness. Such reviews are conducted by the Chief Compliance Officer of SWM and shall occur at least once per calendar year.

B. Intermittent Review Factors

Intermittent reviews may be triggered by substantial market fluctuation, economic or political events, or changes in the client's financial status (such as retirement, termination of employment, relocation, inheritance, etc.). Clients are advised to notify SWM promptly if there are any material changes in their financial situation, investment objectives, or in the event they wish to place restrictions on their account.

C. Reports

Clients may receive confirmations of purchases and sales in their accounts and will receive, at least quarterly, statements containing account information such as account value, transactions, and other relevant information. Confirmations and statements are prepared and delivered by the custodian.

D. Financial Plans

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Michael Schellinger. There are multiple levels of review for each financial plan. Each financial planning client will receive the financial plan upon completion.

Item 14 Client Referrals and Other Compensation

A. Client Referrals

SWM will not receive any economic benefit from another person or entity for soliciting or referring clients.

B. Other Compensation

SWM will not pay another person or entity for referring or soliciting clients for Adviser.

SWM may receive client referrals from elder law and estate planning attorneys. SWM does not compensate these referring parties for the referrals with cash or fee sharing arrangements. SWM may, however, refer clients to elder law and estate planning attorneys when a client's needs are beyond what we can provide as a registered investment advisor. These attorneys may refer clients to us as well, although we have no formalized agreement to do so. This informal relationship creates a potential conflict of interest by incentivizing SWM to refer clients to service providers that have also referred clients to SWM for our advisory services. This conflict of interest is mitigated by our fiduciary duty to

you. We will always provide a list of service providers we believe is suitable to your needs, and you may contact and select the providers that you prefer.

Item 15 Custody

A. Custodian of Assets

Custody means holding, directly or indirectly, client funds or securities or having any authority to obtain possession of them.

SWM does not have direct custody of any client funds and/or securities. SWM will not maintain physical possession of client funds and securities. Instead, clients' funds and securities are held by a qualified custodian.

While SWM does not have physical custody of client funds or securities, payments of fees may be paid by the custodian from the custodial brokerage account that holds client funds pursuant to the client's account application.

In certain jurisdictions, the ability of SWM to withdraw its management fees from the client's account may be deemed custody. Prior to permitting direct debit of fees, each client provides written authorization permitting fees to be paid directly from the custodian.

As part of the billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period. The custodian does not calculate the amount of the fee to be deducted and does not verify the accuracy of SWM advisory calculation. Therefore, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation. Clients should contact SWM directly if they believe that there may be an error in their statement.

The current custodians SWM currently utilizes are Altruist & Schwab.

Item 16 Investment Discretion

SWM may exercise full discretionary authority to supervise and direct the investments of a client's account. This authority will be granted by clients upon completion of SWM FSA. This authority allows SWM and its affiliates to implement investment decisions without prior consultation with the client. Such investment decisions are made in the client's best interest and in accordance with the client's investment objectives. Other than agreed upon management fees due to SWM, this discretionary authority does not grant the Firm the authority to have custody of any assets in the client's account or to direct the delivery of any securities or the payment of any funds held in the account to SWM. The discretionary authority granted by the client to the Firm does not allow SWM to direct the disposition of such securities or funds to anyone except the account holder.

Item 17 Voting Client Securities

The Firm does not perform proxy voting services on the client's behalf. Clients are encouraged to read through the information provided with the proxy voting documents and to make a determination based on the information provided. Upon the client's request, Firm representatives may provide limited clarifications of the issues presented in the proxy voting materials based on his or her understanding of issues presented in the proxy voting materials. However, clients have the ultimate responsibility for making all proxy voting decisions.

Item 18 Financial Information

A. Balance Sheet Requirement

SWM is not the qualified custodian for client funds or securities and does not require prepayment of fees of more than \$500 per client, six (6) months or more in advance.

B. Financial Condition

SWM does not have any financial impairment that would preclude the Firm from meeting contractual commitments to clients.

C. Bankruptcy Petition

SWM has not been the subject of a bankruptcy petition at any time during the last 10 years.

Item 19 Requirements for State-Registered Advisors

Michael Schellinger, Principal and Chief Compliance Officer

Education:

Baylor University, Bachelor of Arts, Biology - 1994-1998

Business Background:

05/2025 – Present	Synergy Wealth Management, LLC, Principal, Chief Compliance Officer, Investment Advisor Representative
08/2018 – Present	SynFinSol, LLC Founder, Member
11/2016 – Present	Basket Brigade Houston Co-founder
01/2011 – Present	NBC National Marketing, Inc. Founding Member

Synergy Wealth Management LLC

12/2009 – Present	Synergy Independent Financial Solutions, LP (formerly SHG Ventures LP) Founder, Managing Partner
12/2009 – Present	Synergy Tax Solutions, LLC Founder, Member
10/2008 – Present	Dynamic Planning Systems, LP Founder, Partner
07/2007 – Present	Synergy Real Properties, LLC Founder, Member
05/2006 – Present	Synergy Annuity Marketing, LP Founder, Member
01/2006 – Present	Schellinger Holding Group, LLC Founder, Member
01/2018 - 05/2025	William Joseph Capital Management, Inc. Investment Advisor Representative
03/1999 – 01/2006	InsurMark Consultant/Senior Consultant

Michael Schellinger is the sole Principal Executive Officer of SWM. He is also the Chief Compliance Officer. His individual CRD number is 6903790.

For additional information about Michael Schellinger, please see Form ADV Part 2B.

Synergy Wealth Management LLC

1005 S Shepherd Dr Suite 206
Houston, TX 77019

832-724-4355

August 8, 2025

Item 1: Brochure Supplement (Form ADV Part 2B)

Michael Schellinger

This brochure supplement provides information about Michael Schellinger that supplements the SWM brochure. His individual CRD number is 6903790. Please contact Michael Schellinger if the Firm brochure was not provided. Additional information about Michael Schellinger is available on the SEC's website at www.adviserinfo.sec.gov.

This Brochure Supplement is new as of August 8, 2025.

Item 2 Education Background and Business Experience

Michael Schellinger,
Born: 1976

Education:

Baylor University, Bachelor of Arts, Biology - 1994-1998

Business Background:

05/2025 – Present	Synergy Wealth Management, LLC, Principal, Chief Compliance Officer, Investment Advisor Representative
08/2018 – Present	SynFinSol, LLC Founder, Member
11/2016 – Present	Basket Brigade Houston Co-founder
01/2011 – Present	NBC National Marketing, Inc. Founding Member
12/2009 – Present	Synergy Independent Financial Solutions, LP (formerly SHG Ventures LP) Founder, Managing Partner
12/2009 – Present	Synergy Tax Solutions, LLC Founder, Member
10/2008 – Present	Dynamic Planning Systems, LP Founder, Partner
07/2007 – Present	Synergy Real Properties, LLC Founder, Member
05/2006 – Present	Synergy Annuity Marketing, LP Founder, Member
01/2006 – Present	Schellinger Holding Group, LLC Founder, Member
01/2018 - 05/2025	William Joseph Capital Management, Inc. Investment Advisor Representative
03/1999 – 01/2006	InsurMark Consultant/Senior Consultant

Item 3 Disciplinary Information

Adviser has nothing to report under this section.

Item 4 Other Business Activities

Michael Schellinger (CRD #6903790) is also the owner of Synergy Independent Financial Solutions, LP, a separate and unaffiliated business entity through which Michael Schellinger offers retail insurance products. In this capacity, Michael Schellinger may receive commissions for the sale of insurance products, including but not limited to life insurance and annuities. These activities are outside the scope of services offered by SWM, and any such compensation is separate from and in addition to fees charged for advisory services.

In addition, Michael Schellinger owns and operates Synergy Annuity Marketing, LP, an Insurance Marketing Organization (IMO) / Field Marketing Organization (FMO) and is an equity member of NBC National Marketing, Inc. (NBCNM), an independent marketing organization (IMO) engaged primarily in the distribution and support of insurance products and annuities. These entities provide marketing support services to insurance-licensed professionals and registered investment advisers (RIAs), including product education and assistance in submitting annuity applications through associated insurance carriers. Michael Schellinger may receive compensation or override from the insurance carriers or from affiliated agents for annuity products submitted through these entities.

These outside business activities create a potential conflict of interest, as Michael Schellinger has a financial incentive to recommend certain insurance products that result in additional compensation. To mitigate this conflict, Michael Schellinger adheres to his fiduciary standard of care and loyalty when providing investment advice and will only recommend products or services that are in the best interest of the client. All recommendations involving insurance products are made based on the client's specific financial needs, objectives, and suitability. Clients are under no obligation to purchase insurance products through Michael Schellinger, Synergy Independent Financial Solutions, LP, Synergy Annuity Marketing, LP, or NBCNM.

Michael Schellinger is also the owner of Synergy Tax Solutions, LLC, which provides consulting services to professional tax preparers and offers individual and small business tax preparation services. This business is not investment-related and operates independently of Synergy Wealth Management, LLC.

Some clients of Synergy Wealth Management, LLC may also choose to engage Synergy Tax Solutions, LLC. In cases where a client engages both entities, a potential conflict of interest may arise, as CCO may receive compensation from each business for services provided to the same client. To address this, CCO fully discloses any dual engagements in advance. Clients are under no obligation to engage either entity and are encouraged to evaluate and choose service providers that best meet their individual needs.

Michael Schellinger dedicates approximately one hour per month to activities related to Synergy Tax Solutions, LLC, and this outside business activity does not interfere with his/her obligations to clients of Synergy Wealth Management, LLC.

Item 5 Additional Compensation

Michael Schellinger is also compensated via insurance commissions, override, and compensation for providing consulting services to professional tax preparers described above. As an owner of Synergy Independent Financial Solutions, LP, owner of Synergy Annuity Marketing, LP, and equity member of NBC National Marketing, Inc. (NBCNM), Michael Schellinger may receive additional compensation for any activities conducted by these businesses.

Item 6 Supervision

Michael Schellinger is the Owner and President of SWM. He is also the Chief Compliance Officer. Michael Schellinger is not supervised by someone else because he is the Chief Compliance Officer at SWM. As the Chief Compliance Officer, Michael Schellinger is responsible for ensuring that he adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. The phone number for Michael Schellinger is 832-724-4355.

Item 7 Requirements for State-Registered Advisers

Michael Schellinger has not been involved with any arbitration or administrative proceeding events. Michael Schellinger has not been the subject of a bankruptcy petition.