MASSACHUSETTS WEALTH MANAGEMENT LLC

Form Customer Relationship Summary

March 4, 2026

This information about Massachusetts Wealth Management, LLC ("MWM", "Our", "We", "Us") is provided to comply with federal investment advisory laws.

MWM is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ, and that is important for you to understand these differences. Free and simple tools 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?

MWM offers its investment advisory services ("Advisory Services") to retail investors for an ongoing asset-based fee, based on the value of the investments in your account. Our Advisory Services focus exclusively on Discretionary Investment Management Services. If you open an account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored on at least a quarterly basis, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. Ongoing monitoring of accounts is part of our standard service provided to clients.

MWM manages all client accounts on a discretionary basis. All clients are required to sign a Discretionary Investment Management Agreement (this "Agreement"). With a discretionary investment management account, you give authority to us and your financial adviser to purchase and sell investments on your behalf. You do not decide on each investment, and you do not need to approve each transaction. This Agreement will remain in place until you or we terminate the relationship. We offer a full range of investment products, and do not utilize nor recommend any proprietary products whatsoever. To open an account, MWM has a required minimum account size of $1,000,000. However, this minimum account size may be negotiable.

For additional information about our advisory services, please see Item 4 of MWM's ADV Part 2A (Brochure).

CONVERSATION STARTER: 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 those qualifications mean?**

What fees will I pay?

Fees and costs affect 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. You will be charged an ongoing fixed percentage fee that is calculated quarterly based on the value of the investments in your account. Our fee schedule for Discretionary Investment Management Services is graduated and based on a percentage of assets under management. The fees are determined by the amount of assets under management, and households are combined for purposes of the fee calculations. Different levels of assets may be subject to different fees, and fees may be negotiable. Our graduated fees range from 1% to 0.50%. For complete details, please see item 5(A) of MWM's Form ADV Part 2A.

The broker-dealer custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as exchange-traded funds (and mutual funds; however, we do not recommend mutual funds) charge management fees in addition to the fees that MWM charges that will reduce the value of your investments over time.

Our incentive is to increase the value of your account over time, which will increase our fees over time. The quarterly fees will be automatically deducted from your account. 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.

For additional information about our advisory fees, please see Item 5 of MWM's ADV Part 2A (Brochure).

CONVERSATION STARTER: Ask your financial professional:

- **Help me understand how these fees and costs will 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 a fiduciary duty 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 is an example to help you understand what this means:

- Conflicts may arise when MWM selects or recommends a broker-dealer custodian to safekeep your assets and execute your trades. By recommending a broker-dealer custodian to you, MWM receives access to software and related services without cost because of MWM's relationship.

Our revenue is derived from the advisory fees we collect from your account each quarter. Neither MWM nor any of its employees receives compensation for the sale of securities to our clients. MWM receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts.

CONVERATION STARTER: Ask your financial professional:

- **How might your conflicts of interest affect me, and how will you address them?**

For additional information about our conflicts of interest, please see Item 11 of MWM's ADV Part 2A (Brochure).

How do your financial professionals make money?

The Firm's President and sole shareholder benefit directly from advisory services you select. Other employees of the firm are paid a fixed salary.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER: Ask your financial professional:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at adviserinfo.sec.gov by clicking on the "FIRM" tab and then searching CRD No. 160235. If you would like additional, up-to-date information or a copy of this disclosure (Form CRS), please call (978)-685-1050.

CONVERSATION STARTER: Ask your financial professional:

- **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?**