Cosmos Wealth, LLC

Form CRS - Customer Relationship Summary
April 2026

Introduction

Cosmos Wealth, LLC ("Cosmos") is an Investment Adviser registered with the Securities and Exchange Commission (SEC). Investment Advisory Services and Brokerage fees differ, and it is important for you to understand these differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information. In addition, free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What Services and Advice Can You Provide Me?

We provide financial planning and investment management services to retail investors, high-net-worth individuals, businesses, and retirement plans. For investment management, unless otherwise agreed upon, our firm manages assets on a discretionary basis meaning we are authorized to implement trading recommendations or other actions in your account without your prior approval. Further, we will have discretion to retain (or remove) third-party managers to manage all or parts of your portfolio subject to our oversight. As your investment adviser, we will help identify specific investments consistent with your objectives and risk tolerance. Accounts are reviewed on an ongoing basis, with the frequency and scope of monitoring depending on the type of service provided. We actively manage investor accounts by using a combination of individual securities, funds, ETFs, and third-party managers, seeking to construct portfolios aligned with client objectives and risk tolerance across varying market conditions. We generally require a minimum account size of $1,000,000 for portfolio management services. In addition, we impose a minimum annual fee of $1,000 per client account. Our engagement will continue until you notify us otherwise in writing. There is no account minimum for you to open/maintain an account or establish a relationship. Depending on the account size, you may be subject to additional custodial fees.

Financial planning is included with investment management. Financial planning services are generally comprehensive in nature and may address a variety of topics depending on each client's circumstances and objectives. These services may include, but are not limited to:

- Tax planning considerations (in coordination with a client's tax professional)
- Estate planning considerations (in coordination with legal counsel)
- Risk management and insurance review
- Retirement planning
- Cash flow and budgeting analysis
- Education planning

The scope and depth of financial planning services are determined based on the client's needs, goals, and engagement terms. Clients are not required to implement any recommendations through our firm and may choose to implement recommendations through other professionals.

Additional information may be found at www.Adviserinfo.sec.gov (Cosmos Wealth's ADV, Part 2A brochure, item 4).

***Conversation Starters.* Ask your financial professional –**

- *Given my financial situation, should I choose an investment Advisery 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?*

Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay?

For our financial planning and investment management services, you will be charged an ongoing management fee up to 1.20% annually, based on the assets under management in accordance with your agreement. Fees are charged monthly, in arrears, based on the market value of the assets being managed by the Firm on the last day of the billing period. The asset-based fee reduces the value of your account and will be deducted from your account unless you give instructions for the fee to be paid from another account. Our current fees are discussed further in Item 5 of the Form ADV Part 2.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values will increase your total assets under management, which may result in you paying a reduced advisory fee percentage. Although the effective management fee rate will decrease as your account value increases, the total management fees paid will increase as the value increases. Therefore, we generally have an incentive to encourage transferring or depositing additional assets into your account.

Other fees and costs may include custodian fees and account maintenance fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

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.

Additional information may be found at www.Adviserinfo.sec.gov, (Cosmos Wealth's ADV, Part 2A brochure, item 5).

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.

- Cosmos Wealth employees are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all Firm personnel.

Additional information may be found at www.Adviserinfo.sec.gov, (Cosmos Wealth's ADV, Part 2A brochure, item 14).

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?

Our financial professionals are compensated based on the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

Disciplinary History

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

Yes, some of our financial professionals have disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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 Matthew Swendiman, Chief Compliance Officer, at (859) 468-7044. To report a problem to the SEC, visit www.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?*