Form ADV Part 3 – Client Relationship Summary

Date: 03/31/2026

Item 1: Introduction

CAMARDA WEALTH ADVISORY GROUP is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit *www.investor.gov/CRS* for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

***Questions to ask us*: 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to private retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation, including insurance, estate and trust planning, asset protection planning, taxes, capital loss harvesting and other tax-driven investment advice, retirement income and planning, and general financial advice to meet your goals). As part of our standard services, we typically monitor client accounts on an ongoing basis. Our firm has discretionary management without any material limitations, and uses customized, written Investment Policy Statements developed for each client. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size, but does have revenue minimums. We may also offer stand-alone or consulting services depending on client wishes and needs. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

***Questions to ask us*: 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? How might your conflicts of interest affect me, and how will you address them?**

What fees will I pay? Our fees vary depending on the amount of assets we manage for you and the services you receive. Larger asset relationships tend to pay a lower fee percentage, though total dollar amounts may be higher. The more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. This also means we both benefit from better investment performance. For hourly fee arrangements, each additional hour (or portion therefore) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Asset management fees are charged as a percentage of your assets and will be charged one quarter in advance. The initial quarter's fee will be pro-rated, based on the value of your account at inception. Each calendar quarter thereafter, your fee will be based on the market value of your accounts as of the end of the prior quarter. You pay our fees for oversight, management, and financial planning, as applicable, even if you do not have any transactions in a given period. The advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

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Third Party Costs: Some investments (e.g., ETFs, mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets. Additionally, in some cases, you may pay a transaction fee when we buy and sell an investment for 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.** Please also see our Brochure for additional details.

Conflicts of Interest: *When we act as your investment adviser*, we have to act in your best interest and not put our interests ahead of yours. We believe that by acting as fee-only advisors whose only compensation is fully-disclosed advisory fees, we are able to minimize conflicts of interest as much as possible. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

How do your financial professionals make money? Our firm receives professional fees for advice and services rendered. We do not accept commissions or other incentives to promote specific products or investments. We believe this can result in a more objective and profitable relationship for you. Of course, our firm and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Certain employees may also receive bonus compensation from the firm based on sales or revenue generated individually or as part of a team. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? No for our firm. Yes for our financial professionals. Visit *https://www.investor.gov/* for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: 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?

Our firm uses a team approach where a variety of professionals will serve your needs. Our investment advisors – which we call Personal Wealth Advisors (PWAs) – will be assigned to your relationship either individually or as a team and is/are your primary point of contact throughout your relationship with us. The PWA(s) will manage other resources and financial specialists on your behalf as needed.

For additional information on our advisory services, **see our Brochure available at https://adviserinfo.sec.gov/firm/summary/113784 and any individual brochure supplement** your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at 904-278-1177.