

Item 1 – Introduction: Is an investment advisory account right for you?

Bucket List Wealth Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ, and that it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our principal services include portfolio management using proprietary and/or third-party model providers. As part of our standard portfolio management services, we provide continuous and regular supervisory and/or management services with respect to your account(s) and rebalance as necessary. Portfolio management services are provided in conjunction with an unaffiliated, third-party investment adviser (“Third-Party Adviser”). The Third-Party Adviser assists our firm with the management of certain portions of your portfolio and certain back-office support functions. We rely on the investment research and due diligence performed in-house or by the Third-Party Adviser and/or model providers. All accounts are managed in accordance with the client’s investment needs.

Our portfolio management services are offered on a discretionary basis. Discretionary authorization allows us to determine the specific securities, the number of securities, the broker-dealer/qualified account custodian to be used, the commissions to be paid (if any), and the Third-Party Adviser and/or model providers to be used without your approval prior to each transaction. Clients may be required to enter into an agreement directly with the selected Third-Party Adviser and will be required to open an account with the selected qualified account custodian. We do not limit our advice to proprietary products or a limited menu of products or types of investments. We do not impose a minimum account requirement to establish a relationship with us.

For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/summary/286494>.

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 3 – What fees will I pay?

We are compensated by a percentage of assets under our management and/or supervision. Fees are negotiable and vary among clients based upon the type of client, the complexity of the client's situation, the composition of the client's account (i.e., equities versus mutual funds), the potential for additional account deposits, the relationship of the client with the investment adviser representative, and the total amount of assets under management for the client. Fees are billed in arrears monthly (at the end of the billing period) and are calculated based on the average daily balance of the account during the current billing period. Our maximum annual management fee is 2.00% and includes the Third-Party Adviser’s and/or model provider’s fees. Fees incurred by the client do not increase when a Third-Party Adviser or model provider is used. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account.

For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/summary/286494>.

Description of Other Fees and Costs: The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds, exchange traded funds, unit investment trusts, and variable annuities). These fees are described in each fund’s prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These fees are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees, or other special service fees. We do not share in any portion of these fees imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others. **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, please refer to Item 5 of Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/summary/286494>.

Conversation Starter. 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 interests 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. All investment advisers face conflicts of interest that are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. In addition, fees shared with Third-Party Advisers and/or model providers vary depending on the third party providing the service. As such, we have an incentive to select Third-Party Advisers and/or model providers with whom we have more favorable compensation arrangements. Our financial professionals engage in other business activities, such as insurance sales, and we have relationships with third-party service providers that result in inherent conflicts of interest.

Conversation Starter. Ask your financial professional—

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/summary/286494>.

How do your financial professionals make money?

Our financial professionals receive a percentage of advisory billings. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Financial professionals who have an ownership interest in the firm will also receive additional compensation in the form of distributions.

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

No.

For a free, simple search tool to research us and our financial professionals, please visit [Investor.gov/CRS](https://investor.gov/CRS).

Conversation Starter. 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 advisory services, please refer to our Form ADV Part 2 brochure available at <https://adviserinfo.sec.gov/firm/summary/286494>, and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information, and/or need a copy of this Client Relationship Summary, please contact us at (352) 307-8652 or at dan@bucketlistwealth.com.

Conversation Starters. 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?*

Exhibit to Form CRS
Client Relationship Summary
Bucket List Wealth Management, LLC
March 6, 2026

Summary of Material Changes

We are required to update our Form CRS when information in the Form CRS becomes materially inaccurate or incomplete. This Exhibit summarizes the following material changes to our previous Form CRS, dated May 3, 2024.

We have rewritten our Form CRS in its entirety, describing the services we offer, the fees we charge, and conflicts of interest. In addition to the material changes described above, this Form CRS has also been amended for various immaterial changes, such as formatting and providing additional information for clarification.

If you have any questions about our Form CRS, please contact our Chief Compliance Officer at (352) 307-8652.