Pinkerton Wealth, LLC **January 1, 2026**

Relationship Summary

We are Pinkerton Wealth, LLC, an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and 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**, which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals' registration information are also publicly available on the **Investor.gov** website.

What investment services and advice can you provide me?

We offer model management through numerous different strategies, customized investment advisory and financial planning services, and selection of other advisers to retail investors. We offer advice on a full suite of securities, including equities, fixed income, mutual funds, exchange-traded funds, options, structured products, and similar investments. Our services are generally provided on a discretionary basis, which means that we have the power to buy and sell securities for your account without your prior consent. This authority is usually unlimited and remains in effect until you revoke it. We may provide non-discretionary investment advice, where we make investment recommendations to you and you decide whether to implement the recommendation. We do not give advice on any proprietary investment products.

We provide continuous and regular supervision of advisory client assets as part of our standard service to you. In addition, we will conduct ad hoc reviews if you change your objectives or risk tolerance, upon significant market and economic events, or if we change our investment strategy.

Based on the strategy, our minimum account size ranges between $200,000 and $500,000, which can be waived at our discretion.

Please go to https://adviserinfo.sec.gov/firm/summary/120973 for additional information on our firm. Select PART 2 BROCHURES and reference Items 4, 7, and 8 of our Part 2A Brochure for additional information on our services, investment advice, and account requirements.

Other Questions You May Have

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 fees will I pay?

Our quarterly fees are calculated as a percentage of the assets under our management, so our fees will rise and fall with the value of the assets we manage for you. As a result, we are economically incented to recommend that you place more assets in your account in order to increase the value of your portfolio.

In addition, you may be charged transaction fees by your custodian for its services, though typically there are no transaction fees for stocks, ETFs, and transaction-free mutual funds. These fees vary depending on the custodian. Under a transaction fee arrangement, the more transactions effected in your account, the more fees you will pay, and high activity in your account does not assure positive portfolio performance. Financial planning fees will be charged at an hourly or fixed rate as agreed upon by you and the firm.

There are additional fees such as internal fees and expenses charged by mutual funds (i.e., 12b-1 distribution fees and management fees that are assessed within the mutual fund) and exchange-traded funds, fees imposed by private placements and pooled investment vehicles, third-party separate account manager fees, product-level fees and commission for insurance-related products, postage and handling, transfer taxes, SEC fees for sales of securities. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell or redeem the investment.

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. **You can find more information about our fees and costs under Item 5 of our Part 2A Brochure, available at https://adviserinfo.sec.gov/firm/summary/120973**.

Other Questions You May Have

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. Here are some examples to help you understand what this means:

- Our affiliate, Sherman Portfolios, LLC ("SPL"), is a registered investment adviser that acts as a sub-adviser and model portfolio provider to third-party investment adviser firms. We have an economic interest in recommending the sub-advised services of SPL. In addition, we may earn additional compensation from our clients who utilize SPL.
- Certain Pinkerton Wealth professionals are licensed to sell insurance, which creates a conflict of interest regarding compensation.

Additional information regarding conflicts of interest can be found in Items 5, 10, 11, 12, and 14 of our Part 2A Brochure, available at https://adviserinfo.sec.gov/firm/summary/120973.

Other Questions You May Have

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

How do your financial professionals make money?

Our financial advisors are paid a salary and bonus. We are incentivized to recommend that you add additional assets to your advisory account. Our financial advisors may receive commission-based compensation for the sale of insurance products. We do not receive non-cash compensation.

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

Yes, certain Pinkerton Wealth professionals have disciplinary records, which can be found by accessing **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

Other Questions You May Have

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

You can find additional information about our investment advisory services on our Part 2A Brochure, available at https://adviserinfo.sec.gov/firm/summary/120973. You may contact us at 208-667-8998 or via email to prs@pinkertonretirement.com if you have questions or to request a current copy of this Relationship Summary.

Other Questions You May Have

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?