



FORM CRS: CUSTOMER RELATIONSHIP SUMMARY
Revised: October 5, 2023

Introduction

Advisors Capital Management, LLC, doing business as ACM Wealth (“ACMW”), is an investment adviser registered with the Securities and Exchange Commission (“SEC”). We are not a broker-dealer. **Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about investment advisers, broker-dealers, and investing.**

What investment services and advice can you provide me?

ACMW offers investment advisory services primarily to individual investors and their families, trusts, business and related entities. These wealth management services primarily include investment management, financial planning, retirement planning, education planning, charitable gift giving, investment consulting and retirement plan advisory services. The investment process begins with identifying your investment objectives and risk tolerance, and then creating a portfolio based on your goals and objectives. The portfolio will consist of an appropriate allocation among traditional asset classes (e.g., stocks, fixed income, exchange-traded funds (“ETFs”), etc.). ACMW typically utilizes a number of proprietary investment strategies addressing a variety of investment goals and investor types, but does not limit our advisory services to certain products or investments. We do have a minimum account size requirement, depending on the investment strategy(ies) used. We will regularly monitor and adjust your investments on an ongoing basis, as part of our standard services. Please see to Item 4 of our Form ADV Part 2A for further information.

All accounts are managed on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. All clients sign an investment advisory agreement granting us this authority, which will continue for as long as you are a client. Please see Item 16 of our Form ADV Part 2A for further information.

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 fees will I pay?

Our compensation comes from the advisory fee you pay. Your account(s) will be charged an ongoing fee that is calculated and automatically collected on a quarterly basis based on the value of the investments. ACMW does not maintain physical possession of your cash or investment assets. Rather, an independent custodian, to which you maintain access and control at all times, holds your cash and investment assets. For most clients, securities transactions are effected through these custodians as well. In some instances, trades are placed through various broker-dealers and allocated to your account.

Fees and costs affect the value of your account over time and vary depending on certain factors and are negotiable in some instances. For our wealth management services, the fee generally ranges between 0.50% and 1.5% annually (with a 2.0% maximum),

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?

depending upon the type of client, service or investment strategy selected, type of securities in your account, and the scope and complexity of the services to be provided. Certain legacy clients may be subject to a different fee schedule. In addition to the above fees paid directly to ACMW, clients may also pay additional fees and/or expenses. Examples of the most common fees and costs applicable to our clients include: custodian/account maintenance fees, internal expenses of mutual funds or exchange-traded funds, transaction charges when purchasing or selling securities and/or other product-level fees associated with your investments

Please see Item 5 of our Form ADV Part 2A for a complete disclosure of our fees or ask our representative to provide you with personalized information about the fees and costs you can expect to pay. **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.**

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 recommendations and investment advice we provide you.

Here is an example to help you understand what this means: Since the fees we receive are asset-based (*i.e.* based on the value of your account), a conflict of interest exists any time we recommend that you add to, or keep your assets under our management rather than transferring elsewhere. This should be recognized by clients in decisions of increasing or decreasing assets for any reason such as debt consolidation. We also are compensated by unaffiliated firms to provide investment supervisory services to their clients. A comprehensive listing of our conflicts can be found in Items 5,10,12 and 14 of our Form ADV Part 2A Disclosure Brochure, which is available online at: <https://adviserinfo.sec.gov/firm/summary/112266>.

Question to Ask Us:

- 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 with a fixed salary and/or also receive compensation from a portion of the advisory fees that we collect from the accounts each financial professional oversees.

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

No for our firm. Yes, for some of our financial professionals. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website <https://adviserinfo.sec.gov/firm/summary/112266>. If you would like additional, up-to-date information or a copy of this disclosure, please call us at 201-447-3400 or email compliance@advisorscenter.com.

Questions to Ask Us:

- 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?