ACM WEALTH

FORM CRS: CUSTOMER RELATIONSHIP SUMMARY

Revised: March 27, 2026

Introduction

Advisors Capital Management, LLC ("ACM") is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Registration does not imply any degree of training or skill. 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?

ACM offers investment advisory services to investors, which primarily includes investment management, wealth advisory, financial planning, investment consulting and retirement plan advisory services. If we are providing investment supervisory services to you, we will work with you to develop a personal investment policy and use it to create a portfolio based on your goals and objectives. We will regularly monitor 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. When we provide investment supervisory services, we manage accounts on a discretionary basis, which means we do not need to contact you when trading investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority and that agreement will remain in place until you or we terminate our relationship. Please see Item 16 of our Form ADV Part 2A for further information. ACM does not limit our advice and services to proprietary products or a limited menu of products or investments. We do have a minimum account size requirement, depending on the investment strategy(ies) used. Please see Item 7 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?

We are compensated through the advisory fee you pay. Fees and costs affect the value of your account over time and vary depending on certain factors and are negotiable in certain circumstances. Please ask your representative to give you personalized information on the fees and costs you will pay. Our fees and compensation vary based on the type of advisory service we provide. We discuss the fees and compensation for each of our advisory services in Item 5 of our Form ADV Part 2A Brochure. Our incentive is to increase the value of your account over time, which will increase our fees over time. The custodian that holds your assets can charge you a transaction fee when we trade an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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?

ACM WEALTH

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 see to Item 5 of our Form ADV Part 2A for further information.

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?

We charge fees based on the value of assets we manage for you (an asset-based fee). Because of this, we have an incentive to encourage you to increase the assets in your account or keep assets under our management rather than moving them elsewhere. For example, we may have a financial incentive to recommend that you invest additional funds with us instead of using those funds for other purposes, such as paying down debt. In addition, we receive compensation from unaffiliated firms for providing investment supervisory services to their clients. This creates a financial incentive for us to recommend or continue those arrangements. A more detailed description of our conflicts of interest is available in **Items 5, 10, 12, and 14 of our Form ADV Part 2A Disclosure Brochure**, which is available 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 either or both a fixed salary and compensation based on a portion of the advisory fees that we receive from the accounts each financial professional oversees.

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 www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

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?

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 info@advisorscenter.com.