

Client Relationship Summary
Emerald Bay Wealth Management, LLC
April 4, 2025

Introduction

Emerald Bay Wealth Management, LLC (“Emerald Bay” or the “Firm”) an investment advisor, registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important that you understand the services Emerald Bay provides and costs associated with those services. This Form CRS is designed to provide you an easy-to-read overview of our services, conflicts with providing those services, and fees and costs associated with those services. This Form CRS also provides you “Conversation Starters” or considerations you might want to discuss with your financial professional. Free and simple tools are available at investor.gov/CRS, which provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

We offer both discretionary and non-discretionary investment advisory services to retail investors. We seek to meet each customer’s financial objectives through offering a customized investment portfolio that may include both traditional and alternative investments. Our advisory clients’ portfolios are reviewed on a regular basis to ensure that your investments are in line with your investment objectives. More frequent reviews for all advisory clients may be triggered by factors such as changes in your investment objectives, cash flows in or out of an account or market fluctuations. For more information regarding all of our services, please read our ADV Brochure Items 4 and 7.

Conversation Starters:

- *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?

Emerald Bay charges annual advisory fees that are based off the amount of assets that we manage for you. The fee that you will pay will be computed based on the fee schedule set forth in our ADV Brochure (or negotiated with you). Therefore, the more assets in the accounts we manage for you, the more you will pay in fees, and we have an incentive to encourage you to increase assets in your accounts. Other fees and costs you will pay directly or indirectly include custodian fees, trading and brokerage service fees, other transaction fees and/or other expenses associated with your investments and outlined in your investment management agreement. This may include fees related to mutual funds and other transactional fees and product-level fees. Read more about our fees starting on Item 5 of our ADV Brochure. Your specific fee schedule can be found in your investment management agreement. You will pay fees and costs whether you make or lose money 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.

Conversation Starters:

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

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 investment advice we provide you. For example, our employees are permitted to invest in the same securities as you. To mitigate this conflict, employee trading is continually monitored and all of our clients must receive full allocations for their desired investments in that security first. Another example is that we may receive an economic benefit from brokers in the form of the support products and services they make available to us, and we recommend various broker-dealers or custodians for various products or custodial services. To mitigate these conflicts, we do not recommend brokers on a transaction basis, and we receive no compensation or soft dollar benefits of any kind. Additional information about our conflicts of interest can be found in Item 10 of our ADV Firm Brochure.

Conversation Starters:

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

How do your financial professionals make money?

Our financial professionals receive a percentage of assets under management as well as a percentage of the Firm's total revenues. Total compensation takes into account market rate for the role and expertise as well as overall revenue, new assets, retained assets and contributions to our culture and business strength.

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

No. Visit investor.gov/CRS for a free and simple search tool to learn more.

Conversation Starters:

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

Additional information about our investment advisory services and a copy of Form CRS can be obtained by contacting us at (415) 482-0117.

Conversation Starters:

- *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*