

Customer Relationship Summary ADV Part 3

March 31, 2026

Item 1 – Introduction

ACIMA Private Wealth, LLC is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationship and Services

What investment services and advice can you provide me?

We provide investment advisory services, including discretionary investment management financial planning and consulting services to high net worth individuals, families, trusts and estates, and other institutions, (our “retail investors” or “clients”). We meet with you to evaluate your investment objectives, risk tolerance, time horizon, income, liquidity and tax constraints before making investment recommendations to you. Although our advice is not limited to certain types of investments, we typically invest in exchange traded funds (“ETF’s”) and mutual funds but may also hold stocks and bonds. Our firm provides investment management services on a discretionary basis meaning that you assign the authority over your accounts to us, giving our investment team the permission to make trading decisions on your behalf. We monitor your account on an ongoing basis, provide daily reporting capabilities on transactions, holdings, performance and conduct at least quarterly investment reviews on your accounts.

We provide financial planning advice as part of our comprehensive wealth management services. When we are engaged in financial planning we rely upon the information provided for our review and do not verify or monitor any such information while providing this service.

We do not impose a minimum annual fee or minimum asset level for investment advisory services.

For more information about our services and the types of clients we generally work with please review item 4 and 7 of our disclosure brochure Form [ADV Part 2A](#) , which can be found on the SEC’s website at www.adviserinfo.sec.gov.

Conversation Starter:

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 – Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

For our comprehensive wealth management services, the firm charges fees (billed quarterly in advance) as a percentage of your assets under management (“AUM”) at the end of the previous calendar quarter. The percentage ranges from .50% to 1.25% depending on the level of AUM and is negotiable based on a number of factors including the complexity of the engagement. Because the fee is based on the assets in your account, we have a financial incentive to increase the assets in your account which ultimately increases our fee. This is the only fee you will pay to us. We offer clients a wrap fee program which means that there are no other custody, brokerage or transaction charges. Because all transaction fees are paid by ACIMA a conflict of interest exists given that ACIMA could have an economic incentive to maximize compensation

by seeking to minimize the number of trades in the client's account.

The fees we charge are separate and distinct from fees and expenses charged by ETF's and mutual funds which will be recommended to you. 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. More information about our fees is available in item 5 of our disclosure brochure Form ADV Part 2A, which can be found at www.adviserinfo.sec.gov.

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

- We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.

More detailed information about conflicts of interest is available in our disclosure brochure Form ADV Part 2A which can be found at www.adviserinfo.sec.gov.

Conversation Starter: *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 exclusively with cash salaries and bonuses.

Item 4 – Disciplinary History

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

No, neither our firm nor our professionals have any legal or disciplinary history to be disclosed. We encourage you to visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Item 5 – Additional Information

Additional information about our firm can be found on our website, www.acimapw.com and on the SEC's investor website, www.investor.gov/CRS. Additionally, you may contact the SEC's toll-free investor assistance line at (800) 732- 0330. If you have a question or comment about the management of your account, or would like to request a hard copy of this form or our Form ADV, you may email us at info@acimapw.com or call us at (804) 422.8450.

Conversation Starter: *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?*