

Shelter Wealth Strategies, LLC

Form CRS – Client Relationship Summary

March 9, 2026

Shelter Wealth Strategies, LLC (“Shelter” or “we” or “us” or “firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory services, which we provide, and brokerage services, which we do not provide, and their related fees and expenses differ and it is important for retail investors to understand these differences. Free and simple tools are 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?

We provide a variety of investment advisory services to retail investors and other clients. Our investment advisory services include wealth management services, financial planning services, referring adviser services, retirement account advisory services, and other investment advisory services requested by our clients.

Investment Authority. We provide investment advisory services to you on a discretionary basis. This means that we typically make investment decisions for your account without your consent. You may limit our discretionary authority by providing written instructions to us. We may provide investment advisory services on a non-discretionary basis, but in these limited situations you are responsible for ultimately making investment decisions for your account.

Monitoring. We regularly review investments and other details of your account to confirm they are managed consistent with your investment goals and objectives, risk profile and tolerances, investment time horizon, liquidity requirements, restrictions and other relevant considerations. These reviews are included in the standard services we provide in managing your account.

Account Minimums and Other Requirements. We generally require a minimum relationship size of \$250,000 for our investment advisory services. We may waive this account minimum in our discretion. We generally require that you maintain custody of your account with Fidelity or Schwab to receive our investment advisory services.

Additional Information. More detailed information about our investment advisory business, investment strategies, account minimums and other requirements are included in Items 4, 7 and 8 in our Form ADV, Part 2A located at www.shelterwealth.com/legal.

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?

Principal Fees and Costs. We charge you management fees for our wealth management services based on the market value of your account at the annual percentage rate included in your investment advisory agreement. Our management fees are calculated and payable quarterly in advance, and we deduct these management fees from your account each quarter. If you terminate your account with us prior to the end of a quarter, we will calculate and refund to you any unearned management fees, prorated to the date of termination. Our management fees may be adjusted, waived or otherwise negotiated in our discretion.

If we provide financial planning services to you as part of our wealth management services, our compensation for those services is included in our management fees. If we provide financial planning services to you on a standalone basis, our compensation for those services will be included in your financial planning service agreement.

If we provide referring adviser services to you, we will receive referral fees from the third-party investment managers that you retain to manage your account.

Our management fee and compensation arrangements create conflicts of interest. The more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. We also have an incentive to make investment decisions for your account that potentially increases the amount of our management fees. If we provide you referring adviser services, we have an incentive to refer you to third-party investment managers that pay us higher referral fees.

Other Fees and Costs. You will be responsible for paying other fees and expenses related to your account. For example, you will be responsible for paying custodial fees, wire transfer fees, transaction fees, and other fees and expenses charged by your custodian. In addition, you will be responsible for paying commissions, mark-ups, mark-downs, and other fees, expenses and costs charged by your custodian or the brokers used to execute transactions for your account. You will also be responsible for the fees, expenses and other costs charged by the mutual funds, exchange-traded funds, and other investments that we acquire for your account.

Additional Information. You will pay fees, costs and expenses whether you make or lose money on your investments. Fees, costs and expenses will reduce any

amount of money you make on your investments over time. Please make sure you understand what fees, costs and expenses you are paying. For more detailed information about fees, costs and expenses, please refer to Item 5 in our Form ADV, Part 2A located at www.shelterwealth.com/legal.

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?**

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 must act in your best interests 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.

With our wealth management and other services, we have arrangements in place through which we compensate firms and other persons, including our affiliates, for providing client referrals to us. These arrangements create conflicts of interest because our management fees and compensation will increase as we receive more client referrals through those arrangements.

With our referring adviser services, we have arrangements in place through which we are compensated by third-party investment managers for providing client referrals to them. These arrangements create conflicts of interest because we receive compensation from these investment managers even though we are not responsible for providing investment advisory services for your account.

We generally require that you maintain custody of your account with Fidelity or Schwab, and you are responsible for paying the fees and costs that Fidelity and Schwab charge for your account. Although we believe you benefit from our relationships with Fidelity and Schwab, this requirement creates conflicts of interest because we also receive products and services from Fidelity and Schwab at no charge that benefits our investment advisory business.

Additional Information. More detailed information about our conflicts of interest is included in Items 4, 5, 6, 10, 11, 12 and 14 in our Form ADV, Part 2A located at www.shelterwealth.com/legal.

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 are paid a fixed base salary and discretionary bonus based upon their individual performance and the overall performance of our firm. For those financial professionals who are shareholders of our firm, these financial professionals also indirectly benefit as the value of our firm increases. Some of our financial professionals receive compensation based on the client referrals that they provide to us. Some of our financial professionals receive compensation based on the client referrals that they provide to third-party investment managers. These compensation arrangements create conflicts of interest because our financial professionals have an incentive to make investment decisions and devote their efforts and resources in a manner that maximizes their financial interests.

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

No. You can visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters

- **As a financial professional, do you have a disciplinary history? If so, for what type of conduct?**

Additional Information

If you have additional questions about our investment advisory services or if you wish to request a copy of our Client Relationship Summary or up-to-date information, please contact us by telephone at (713) 620-8500, by email at info@shelterwealth.com, or visit our website at www.shelterwealth.com.

Conversation Starters

- **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?**