

Form ADV Part 3 – Client Relationship Summary

Date: 03/01/2026

Item 1: Introduction

Ponta Wealth Partners, LLC is an investment adviser registered with the Securities and Exchange Commission, offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); selection of other advisers (we select a third-party adviser for you to use). As part of our standard services, we typically monitor client accounts quarterly, but this will vary depending on the type of service. We offer discretionary investment advisory services. In discretionary relationships, we make investment decisions and place trades in your account without asking you in advance. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but we do not limit these investments to proprietary products. We also sponsor a wrap fee program (the “Program”) for eligible high-net-worth households (exceeding \$25 million in assets under management), which bundles our advisory services with fees paid to third-party advisers. The Program is restricted to clients who actively use or benefit from these third-party services.

Our minimum account size is \$1,000,000 (waivable); the Program requires \$25,000,000 household AUM (waivable). Please also see our Form ADV Part 2A (“Brochure”), specifically Items 4 & 7, and our separate Wrap Fee Program Brochure (Appendix 1) for details.

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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?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us, and thus, we have an incentive to increase those assets in order to increase our fee.

Asset-based portfolio management fees are withdrawn directly from the client’s accounts with the client’s written authorization on a quarterly basis (in arrears). Fees are paid in arrears.

- **Non-Wrap Advisory Accounts:** 0.60% of assets under management.
- **Wrap Fee Program:** 0.65% of assets under management (fixed; bundles our advisory services and third-party adviser fees).

A material conflict of interest exists: Non-wrap clients pay a lower advisory fee (0.60%) while paying third-party adviser fees directly, potentially resulting in lower total costs depending on usage of third-party managers or account size. In contrast, Program clients pay a fixed 0.65% and would end up paying a relatively higher fee if they were not utilizing third-party managers.

We mitigate this by restricting the Program to clients benefiting from bundled third-party services (e.g., direct indexing), conducting at least annual reviews to confirm it remains in your best interest, documenting rationale, and allowing transitions to non-wrap if more suitable.

The timing, frequency, and method of paying fees for third-party advisers will depend on the specific third-party adviser selected (bundled in Program). You pay our fees even if you do not have any transactions, and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. **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 also see our Brochure for additional details.

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?

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:

- For asset-based fees (including in the Program), the more assets you have in your advisory account, the more you will pay us, and thus we have an incentive to increase those assets in order to increase our fee.
- In the Program, we have an incentive to recommend or retain clients in the bundled arrangement for convenience, even though non-wrap clients pay lower advisory fees and pay third-party fees separately (potentially lower total costs). We mitigate this through eligibility restrictions, annual reviews, and transition options as described above.

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money? Primarily, the firm and our financial professionals receive cash compensation from the advisory services we provide to you, based on the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/CRS> for a free, simple search tool to research the firm and our financial professionals.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/330058> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 407-490-4820 or info@pontawealth.com

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?