Ponta Wealth Partners, LLC

Form ADV Part 3 – Client Relationship Summary

Date: 08/1/2026

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. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We primarily offer the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments) and selection of other advisers (we select a third-party adviser for you to use). As part of our standard services, we monitor client accounts on an ongoing basis. We offer discretionary investment advisory services: we make investment decisions and place trades in your account without asking you in advance. You grant us this authority in our written advisory agreement, and it remains in effect until you or we terminate the agreement. We limit the types of investments we recommend, because not every investment vehicle is needed to build an appropriate portfolio, but we do not limit our advice 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 and is restricted to clients who actively use or benefit from those services. Our minimum account size is $1,000,000 (waivable); the Program requires $25,000,000 household AUM (waivable). For more detail, see our Form ADV Part 2A ("Brochure"), Items 4 & 7, and our separate Wrap Fee Program Brochure (Appendix 1).

> ***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?

Our fees vary depending on the services you receive. The amount of assets in your account affects our advisory fee. Asset-based portfolio management fees are withdrawn directly from your account, with your written authorization, quarterly in arrears.

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

A conflict exists between the Program and non-wrap accounts: non-wrap clients pay a lower advisory fee (0.60%) but pay third-party adviser fees separately, which may result in lower total cost depending on the use of third-party managers and account size. The timing, frequency, and method of paying third-party adviser fees depend on the specific adviser selected (bundled in the Program). You pay our fees even if you have no transactions, and our advisory fee generally does not vary based on the types of investments selected. See Items 4, 5, 6, 7 & 8 of our Brochure.

Some investments (e.g., mutual funds, variable annuities) impose additional fees, such as transactional and product-level fees, that reduce the value of your investment over time, as do custodian fees and any transaction fees 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.**

For more detail, see our Form ADV Part 2A ("Brochure"), Item 4 & 7, and our separate Wrap Fee Program Brochure (Appendix 1).

> ***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, so 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 even though non-wrap clients pay a lower advisory fee and pay third-party fees separately (potentially lower total cost). We mitigate this through eligibility restrictions, at least annual best-interest reviews, and the option to transition to a non-wrap arrangement.

For more detailed information about our conflicts of Interest, see Items 10, 11,12 and 14 of our Brochure.

> ***Ask us:*** *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our firm and our financial professionals are paid 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 the factors described above in this Item. See Item 10 of our Brochure for additional details.

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

No. We do not have legal or disciplinary events. Visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

> ***Ask us:*** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

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

> ***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?*