FIRM DISCLOSURE BROCHURE

Wealth Management

Your Financial Partner for Life

Financial Planning / Investment Management and Financial Consulting

3179 Tour Trace
Land O Lakes, FL 34638
813-244-7661

March 30, 2026

DISCLAIMER:

This Brochure provides information about the qualifications and business practices of AMG Wealth Management, LLC (hereinafter referred to as AMG). If you have any questions about the contents of this Brochure, please contact Thomas Gruber at (813) 244-7661 or tom@amg-wealth.com.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

AMG is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser. Additional information about AMG is also available on the SEC's website at www.adviserinfo.sec.gov.

MATERIAL CHANGES FROM PREVIOUS VERSION:

On July 28, 2010, the United States Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated March 30, 2026, is prepared according to the SEC's requirements and rules.

This Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. The date of our last annual update of our brochure was March 31, 2025. Below are the items that changed since the March 31, 2025 Client Brochure.

There were no material changes between the issue of our last update on March 31, 2025 and the date of this Brochure.

Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Thomas Gruber at 813-244-7661 or tom@amg-wealth.com

Additional information about AMG is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with AMG who are registered, or are required to be registered, as investment adviser representatives of AMG.

TABLE OF CONTENTS

ADVISORY BUSINESS

AMG Wealth Management has been in the advisory business since 1/1/2020. AMG had assets under management of $22,883,198 as of December 31, 2025. The principals are Adam M. Gruber and Thomas A. Gruber. Both are actively involved in the advisory business.

Direct

At the initial review of a client's portfolio, AMG may give advice on all investments owned by the client. AMG has discretionary authority (with respect to the purchase and sale of securities), selecting appropriate money managers and provides ongoing supervisory services for each account. The account may be co-managed by the third-party money manager, CPS Investment Advisors.

Investment Supervisory Services: AMG provides Investment Supervisory Services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the client. Through personal discussions, AMG determines the client's goals and objectives. AMG then develops a client's personal investment policy and creates and manages a portfolio based on that policy. The policy may include, but are not limited to considerations of time horizon, risk tolerance, experience with investments, tax considerations, need for distributions, socially responsible investment concerns, as well as general economic climate. AMG provides this service to individuals, trusts, estates, charitable organizations, profit-sharing plans and corporations. AMG and the client will jointly develop the client's personal Investment Policy Statement (IPS) to guide the strategic and tactical management of the client's portfolio. AMG will manage advisory accounts only on a discretionary basis. Account supervision is guided by the stated objectives of the client (i.e. growth, balanced, conservative).

The tactical decisions involved in managing AMG advisory accounts will be executed by independent registered investment advisors (hereafter the Money Managers) selected by AMG after a management search and appropriate due diligence. AMG will determine which Money Manager is appropriate for the client on the individual needs and circumstances of the client. Factors considered in making this determination include, but are not limited to, the total dollar value of the client's portfolio, the client's stated risk tolerance, the clients prior experience with investments, the clients' opinion of the money manager and the investment philosophy of the Money Manager. In some cases, the clients may select AMG to manage the investments directly. AMG typically utilizes CPS Investment Advisors (SEC FILE #801-35294) an unaffiliated investment advisor, as Money Manager.

Once AMG selects a Money Manager for a client, the Money Manager will typically be responsible for executing tactical decisions such as selecting which securities to buy and sell, determining how much of any one security to trade, allocated classes of securities across different categories (e.g. large/mid/small cap, value/growth, domestic/international, fixed income duration) and other factors given the general strategy approved by the client in the Investment Policy and Privacy Statement. AMG will provide the client with a copy of the Money Managers

Brochure and Privacy Statement. AMG will serve as the client's primary contact and will be responsible for coordinating communications between the client and the Money Manager.

The client has the opportunity to place reasonable restrictions on the types of investments that may be purchased by the Money Manager, on behalf of the client. The client will retain individual ownership of all assets. Clients should refer to the Money Managers Brochure for information regarding the practices of that Money Manager. AMG will continuously monitor the Money Manager, on behalf of the client. AMG will meet with the client at periodic intervals, as determined by the client and AMG, to review the performance of the Money Manager.
Due to the nature of the relationship between AMG and the Money Manager, and the nature of the relationship between AMG and the client, AMG will always have the discretion to hire/terminate the Money Manager, on behalf of the client, without prior specific notice to the client
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If AMG determines that the Money Manager is performing inadequately and/or is managing the client's account in a manner inconsistent with the client's stated strategy, or if AMG determines that another Money Manager may be appropriate for the client, AMG may terminate the first Money Manager, determine an appropriate subsequent Money Manager, and hire a new Money Manager on behalf of the client.

AMG provides this service to individuals, trust, estates, charitable organizations, pension and profit-sharing plans, and corporations. Account supervision is guided by the stated objectives of the client (i.e. Growth, Balanced, and/or Conservative).

AMG 401(k) Services: AMG offers investment supervisory services through its 401(k) Daily Valuation program. This is a service AMG offers to companies. AMG hires a third-party administrator to perform accounting and document preparation functions. AMG or a third party money manager handles all the investment decisions. AMG does not provide reports to the participants.

ERISA Accounts: AMG is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, AMG may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset AMG's advisory fees.

Personal Financial Planning: AMG also provides advice in the form of Financial Planning. Clients purchasing this service will receive ongoing consulting services covering a wide range of financial issues pertaining to the client's situation including but not limited to:

Personal: Family records, budgeting, personal liabilities, estate information and financial goals.

Tax & Cash Flow: Income tax and spending analysis and planning for the past, current and future years. AMG will discuss the impact of various investments on a client's current income tax and future tax liability.

Death & Disability: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis.

Retirement: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.

Investments: Analysis of investment alternatives and their effect on a client's portfolio.

Equity Compensation: Analyze the equity compensation plans of clients and incorporate that planning into their tax and financial planning strategies to reach their goals.

AMG gathers required information through in-depth personal interviews. The information gathered includes a client's current financial status, future goals and attitudes toward risk. Related documents supplied by the client are carefully reviewed, including a questionnaire completed by the client, and a written report is prepared. Should the client choose to implement the recommendations contained in the plan, AMG suggests the client work closely with his/her attorney, accountant, insurance agent and/or investment advisor. Implementation of financial planning recommendations is entirely at the client's discretion.

Clients can also receive investment advice on a more limited basis. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning, or any other specific topic. AMG also provides specific consultation and administrative services regarding investment and financial concerns of the client.

Additionally, AMG provides advice on non-security matters. Generally, this is in connection with the rendering of income tax planning, estate planning, business planning, insurance, and/or annuity advice. Consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature. AMG holds seminars to help educate people on how to achieve financial independence by teaching them the fundamentals of investing and presenting different scenarios to show the impact of saving and spending money more wisely. These seminars teach direct instrument and mutual fund investing. In both situations, AMG discusses costs and fees associated with each as well as risk and turnover. There is no cost for the seminars. Investment advice is not tailored to the attendees.

A client agreement may be canceled by the client at any time for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Additionally, Clients may impose restrictions on certain investments that don't align with their ideals. This information will be gathered at the initial meeting.

AMG may hold seminars to help educate people on how to achieve financial independence by teaching them the fundamentals of investing and presenting different scenarios to show the effects of saving and spending money more wisely. These seminars teach direct instrument and mutual fund investing. In both situations, we discuss costs and fees associated with each as well as risk and turnover. There is no cost for the seminars. Investment advice is not tailored to the attendees.

AMG was created in January of 2020. As of the date of this disclosure statement AMG has $22,883,198 on December 31, 2025 in assets under management. The principals of the firm are Adam M. Gruber and Thomas A. Gruber.

A direct client agreement may be canceled by the client at any time for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded and any earned, unpaid fees will be due and payable.

CPAlliance™

CPS Investment Advisors have discretionary authority (with respect to the purchase and sale of securities) and provides ongoing supervisory services for each account. AMG is responsible for educating the client with respect to the types of investments available, assisting each client in determining the amount of risk versus return in various investment vehicles, and assisting each client in making an asset allocation between those various investments. It is the responsibility of the AMG to monitor the performance of the account, as it relates to meeting the objectives of the client and the asset allocation. AMG will meet with the client to continually assess the client's risk tolerance and change the asset allocation as necessary. AMG has the discretionary authority to terminate the client's contract with CPS without the client's consent. AMG and CPS have separate contracts with the client.

FEES AND COMPENSATION

All fees are subject to negotiation. All investment fees are calculated on assets under management and are not charged on the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory client [SEC Rule 205 (a)(1)]. Fees for financial planning and consulting will be charged either on an hourly basis or fixed fee basis. AMG may waive the financial planning and consulting fee for those clients who select AMG Wealth Management for money management services.

The specific manner in which fees are charged by AMG is established in a client's written agreement with AMG. AMG will bill its clients on a quarterly basis. Clients may also elect to be billed directly for fees or to authorize AMG to directly debit fees from client accounts. Management fees shall not be prorated for each capital contribution and withdrawal made during the applicable calendar quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement within five business days after entering into the agreement.

AMG fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to AMG's fee, and AMG shall not receive any portion of these commissions, fees, and costs.

Clients will be invoiced in advance, at the beginning of each calendar quarter, based upon the month end values (market value or fair market value in the absence of market value, plus any margin balance) of the client's account during the previous quarter. The value of the portfolio is determined on the nearest valuation date preceding the end of the quarter, which valuation date is defined as the last day of the month. Fees will be automatically deducted by CPAlliance/AMG.

Management of the account and the fee commences upon the signing of the agreement, unless otherwise agreed upon. If the agreement commences other than at the beginning of a quarter, a pro rata charge will be made for the initial period the portfolio is under the advisor's management prior to the beginning of a quarter on the amount agreed upon.

Management fees do not include wire fees, margin interest, overnight or registered postage charges, mutual fund sales charges, IRA custodial fees or transaction charges. These fees are charged to the client directly by the mutual fund or custodian when incurred.

"Brokerage Practices" on page 11 further describes the factors that AMG considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

All fees paid to AMG for investment advisory services are separate and distinct from the fees and expense charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of AMG. In that case, the client would not receive the services provided by AMG which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by AMG to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

When appropriate to the needs of the client, AMG may recommend the use of trading (securities sold within 30 days), margin strategies, or option writing. Because these investment strategies involve certain additional degrees of risk, they will only be recommended when consistent with the client's stated tolerance for risk.

Financial Planning Services: AMG provides Financial Planning Services only in connection with rendering of investment supervisory services at no additional charge.

Investment Supervisory Services: The annual fee for investment supervisory services will be charged as a percentage of assets under management, according to the schedule below. The fee assessed is divided between AMG and the money manager, CPS. As AMG's firm AUM increases, AMG will progressively earn more of the fee.

ASSETS UNDER MANAGEMENT	AMG SHARE	CPS SHARE	TOTAL ANNUAL FEE
The portion of assets between $0.00 - $3,000,000	0.750%	0.750%	1.500%
The portion of assets between $3,000,001 - $5,000,000	0.50%	0.50%	1.000%
The portion of assets over $5,000,001	0.375%	0.375%	0.75%

401(k) Services: The annual fee for investment supervisory services will be charged as a percentage of assets under management, according to the schedule below:

ASSETS UNDER MANAGEMENT	AMG SHARE	CPS SHARE	TOTAL ANNUAL FEE
The portion of assets up to $1,000,000,000	0.500%	0.500%	1.000%

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CPAlliance™ Separately Managed Account Program (CPAlliance™ SMA) Services:
The annual fee for billing and reporting services for non-managed accounts in the CPAlliance™ SMA program will be 0.25%.

Personal Financial Counseling: AMG offers financial planning services on an hourly fee basis, typically ranging from $150 to $200 per hour, depending on the nature and complexity of each client's circumstances. AMG also offers a continuing monitoring service which provides the client with an annual update and quarterly monitoring phone calls to review the progress with the plan at the standard hourly fee rates as stated above. The fee is payable as the work progresses. The client may terminate service at any time. Under special circumstances, fees may be negotiable.
Fees for financial planning and consulting will be charged either on an hourly basis or fixed fee basis. AMG may waive the financial planning and consulting fee for those clients who select AMG for money management services.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

AMG does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or side-by-side management.

TYPES OF CLIENTS

AMG provides portfolio management services to individuals, high net worth individuals, and corporate pension and profit-sharing plans. There is no minimum account size requirement to work with AMG.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

AMG directly or through its sub-advisors, utilizes a number of different sources for its research and investment process, including financial publications and news, Value Line, annual reports, online research services, and financial newsletters, among many others. None of these services or products are obtained by the firm or its sub-advisors on a soft dollar basis.

Our investment philosophy at AMG is to stick to our value driven premise that buying securities when they are undervalued is associated with a high probability of achieving above-average returns in the future and of course, buying securities when they are overvalued will result in a high probability of achieving lower than expected returns.

Our investment strategy is to identify companies with strong balance sheets, dependable earnings, history of increasing dividends, significant overseas exposure and a dominant player in their respective industry. We buy with a margin of safety and monitor until such time the company is over-valued; at which time it may be sold and the proceeds reinvested in another undervalued company. This process takes time, effort and experience. It requires the use of expertise and good judgment in a qualitative, as well as quantitative process, making it as much of an art as it is a science.

Investing in securities involves risk of loss that clients should be prepared to bear. AMG does not guarantee the future performance of the Account or any specific level of performance, the success of any investment decision or strategy that AMG may use, or the success of Advisor's overall management of the Account. Client understands that investment decisions made for Client's Account by AMG are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. AMG, and its sub-agent, will manage only the securities, cash and other investments held in Client's Account and in making investment decisions for the Account, AMG will not consider any other securities, cash or other investments owned by the Client. Except as may otherwise be provided by law, AMG will not be liable to Client for (i) any loss that Client may suffer by reason of any investment decision made or other action taken or omitted in good faith by AMG with that degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (ii) any loss arising from AMG's adherence to Client's instructions; or (iii) any act or failure to act by the Custodian, any broker or dealer to which AMG directs transactions for the Account, or by any other third party. This limitation on liability is valid; however, only to the extent it does not violate federal and state securities laws. Federal and state securities laws impose liabilities under certain circumstances on persons who nonetheless act in good faith, and therefore not constitute a waiver or limitation of any right Client has under such laws.

Our philosophy is based around fundamental analysis and that companies trading in a range lower than its historical average will likely achieve a higher probability of above-average returns.

These companies have competitive advantages over their competitors; this allows them to withstand the volatility the market can provide. We understand the importance of diversification, therefore, properly diversifying all Client Accounts can likely lead to better performance over time. In areas where market research is limited, we may elect to incorporate mutual funds, index funds, or exchange traded funds to adequately diversify the Client Account. Our view is long-term, and our Clients understand this position. Short-term movements in the market sometimes in response to non-factual information, either positive or negative, therefore having a long-term approach rids the Account of short-term fluctuations.

Option writing: Although rare, AMG may use options as an investment strategy. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an asset (such as a share of stock) at a specific price on or before a certain date. An option, just like a stock or bond, is a security. An option is also a derivative, because it derives its value from an underlying asset. The two types of options are calls and puts: A call gives AMG the right to buy an asset at a certain price within a specific period of time. AMG will buy a call if it's been determined that the stock will increase substantially before the option expires. A put gives AMG the holder the right to sell an asset at a certain price within a specific period of time. AMG will buy a put if AMG has determined that the price of the stock will fall before the option expires. AMG will use options to speculate on the possibility of a sharp price swing. AMG will also use options to "hedge" a purchase of the underlying security; in other words, AMG will use an option purchase to limit the potential upside and downside of a security AMG has purchased for your portfolio.

AMG uses "covered calls", in which AMG sells an option on a security you own. In this strategy, you receive a fee for making the option available, and the person purchasing the option has the right to buy the security from you at an agreed-upon price. A risk of covered calls is that the option buyer does not have to exercise the option, so that if AMG wanted to sell the stock prior to the end of the option agreement, AMG has to buy the option back from the option buyer, for a possible loss. AMG uses a "spreading strategy", in which AMG purchases two or more option contracts (for example, a call option that you buy and a call option that you sell) for the same underlying security. This effectively puts the client on both sides of the market, but with the ability to vary price, time and other factors. A risk of spreading strategies is that the ability to fully profit from a price swing is limited.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of AMG or the integrity of AMG's management.
When employed with CPS, Thomas' employer at the time, discovered that an administrative error occurred resulting in his U-4 not being updated to reflect his employment with the firm. Upon this discovery, his U-4 was immediately corrected and submitted for filing. The State of Florida imposed an administrative fine of $13,750, which was paid by CPS, and the Final Order was filed on 2/21/2020. Thomas has never been the subject of a bankruptcy petition or found liable in an arbitration error.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

AMG utilizes the services of CPS Investment Advisors for placing trades and discretionary authority to act on certain client's accounts. CPS has discretionary authority with respect to the purchase and the sale of securities and provides ongoing supervisory services for those clients.

Thomas A. Gruber, a principal with AMG also is the sole owner of Thomas A Gruber, CPA PLLC, a certified public accounting firm actively involved in business advisory services, traditional income tax and accounting services.

CODE OF ETHICS

AMG has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at AMG must acknowledge the terms of the Code of Ethics annually, or as amended.

AMG anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which AMG has management authority to effect and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which AMG its affiliates and/or clients, directly or indirectly, have a position of interest. AMG's employees and persons associated with AMG are required to follow AMG's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of AMG and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for AMG's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of AMG will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of AMG's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between AMG and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with AMG's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. AMG will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

AMG's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting, Thomas Gruber, Chief Compliance Officer. Thomas can be contacted at (813) 244-7661 or tom@amg-wealth.com.

It is AMG's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. AMG will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker- dealer or has an affiliated broker-dealer.

BROKERAGE PRACTICES

Because AMG does not have the discretionary authority to determine the broker dealer to be used or the commission rates to be paid, clients must direct AMG as to the broker dealer to be used. In directing the use of a particular broker or dealer, it should be understood that AMG may not have authority to negotiate commissions or obtain volume discounts and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients. AMG does not have any formal or informal soft-dollar arrangements.

AMG participates in the Fidelity Institutional Wealth Services (FIWS) which is offered to independent investment advisors by Fidelity Investments, a FINRA registered broker dealer. AMG utilizes the services of Fidelity Institutional Wealth Services (FIWS) program sponsored by Fidelity Brokerage Services, LLC (Fidelity) While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and AMG's participation in the FIWS program, economic benefits that are received by AMG would not be received if AMG did not give investment advice to clients.

These benefits include a dedicated trading desk that services FIWS participants exclusively, a dedicated service group and an account services manager dedicated to AMG accounts, access to a real-time order matching system, electronic download of trades, balances and positions in FIWS's portfolio management software, access, for a fee, to an electronic interface with FIWS's software, duplicate and batched client statements, confirmations and year-end summaries, the ability to have advisory fees directly debited from client accounts (in accordance with federal and state requirements), a quarterly newsletter, access to Fidelity mutual funds, access to Fidelity WealthScape.com, a Fidelity Brokerage web site, access to over 6000 mutual funds not affiliated with Fidelity and the ability to have loads waived for AMG clients who invest in certain Fidelity loaded funds, when certain conditions are met and maintained.

Clients in need of brokerage or custodial services will have Fidelity Investments recommended to them.

AMG may also recommend other sub-advisors, (e,g Altruist) in conjunction with the brokerage firm Altruist Clearing Corporation, as the platform and custodian for its clients. Altruist Clearing Corp. is covered by SIPC insurance.

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AMG uses Altruist as alternative sub-advisor/brokerage because it provides an exceptional platform and app for its users and has zero-commission trading to go along with an exceptional customer support team. Altruist has a lower cost structure for its clients because it relies heavily on automation. These lower fees are passed onto the client in the form of reduced account expenditures.

AMG has the policy to make whole all accounts that have trading errors. AMG will not penalize the account for the trading error. All errors are moved to a trade error account for correction. Profits are donated to a charity chosen by AMG and losses are absorbed by AMG.

AMG may, from time to time, aggregate client trades using Block Orders. If this strategy is used, all clients within the aggregate filled trade will receive the same price. Aggregate trades are used to move in and out of a particular investment quickly which could improve the execution of the trade.
Consulting: These clients will be required to select their own broker- dealers and insurance companies for the implementation of financial planning and/or consulting recommendations. AMG may recommend any one of several brokers. AMG clients must independently evaluate these brokers before opening an account. The factors considered by AMG when making this recommendation are the broker's ability to provide professional services, AMG's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors. AMG's consulting clients may use any broker-dealer of their choice.

REVIEW OF ACCOUNTS

Portfolio Management: Portfolios are reviewed on a continuous and regular basis. Portfolio management accounts are formally reviewed in their entirety initially upon engagement and quarterly, semi-annually, or annually, as contracted for at the inception of the advisory relationship. Periodic reviews of accounts are conducted on a weekly or monthly basis to accommodate additions to cash, unusual price movements and any investment objectives change the client. These clients will receive monthly and/or quarterly statements from their broker-dealer/custodian.

Consulting: These client accounts are reviewed as contracted for at the inception of the advisory relationship.

Adam Gruber, as the president of AMG, or Thomas Gruber will be conducting the reviews of accounts at least quarterly.

CLIENT REFERRALS AND OTHER COMPENSATION

AMG does not receive client referrals from any broker dealer or 3rd party.

CUSTODY

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. AMG urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

INVESTMENT DISCRETION

AMG usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. Any limitation on this discretionary authority shall be included in this written authority statement.

When selecting securities and determining amounts, AMG observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, AMG's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made. Investment guidelines, amendments and restrictions must be provided to AMG in writing.

VOTING CLIENT SECURITIES

As a matter of firm policy and practice, AMG does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios

FINANCIAL INFORMATION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about AMG's financial condition. AMG has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor has two principal executive officers (or management person: Adam Gruber and Thomas Gruber. Their biographical information is given on the attached *BROCHURE SUPPLEMENT* document.

Advisor would be required to disclose additional information if it: were to charge performance-based fees; had any other relationship or arrangement with any issuer of securities; or was ever found liable in either: (a) an arbitration, or (b) a civil, self-regulatory organization, or administrative proceeding. As there are no other material disclosures applicable, at the time of preparation of this *FIRM BROCHURE*, to Advisor, its management persons, or IA Reps, Advisor has no other information to disclose in these regards.

BROCHURE SUPPLEMENT

AMG Wealth Management

Supplement for Adam M Gruber, CFP®

3179 Tour Trace
Land O Lakes, FL 34638
813-732-7915

March 30, 2026

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Adam Gruber that supplements the AMG Wealth Management LLC *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Thomas Gruber if you did not receive AMG Wealth Management LLC's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Adam Gruber is available on the SEC's website at *www.adviserinfo.sec.gov*.

EDUCATIONAL AND BUSINESS EXPERIENCE

Adam Gruber President / Managing Member /of AMG Wealth Management LLC since January 2020. Adam Gruber was born in 1990.

Education
Adam earned his B.S. in Finance in 2012 from The Florida State University.

Adam earned the Certified Financial Planner (CFP®) certification in 2021. The Certified Financial Planner (CFP) designation is a professional certification mark for financial planners conferred by the Certified Financial Planner Board of standards (CFP Board) in the United States, and by 25 other organizations affiliated with Financial Planning Standards Board (FPSB). To receive authorization to use the designation, the candidate must meet education, examination, experience and ethics requirements, and pay an ongoing certification fee.

Business Background
AMG Wealth Management, LLC (2020-Present): *President, Managing Member, Financial Consultant:* Manages the business and provides investment advisory and financial planning services.
CPS Investment Advisors (2018-2020): *Portfolio Analyst:* Determined the suitability of individual investments for various client situations. Assessed the value of investments based on fundamental analysis and various valuation metrics.
Sundance Wealth Management (2015-2018): *Paraplanner:* Helped the lead advisor develop financial plans that help each client reach his/her goals based on their current and future financial situation.

DISCIPLINARY INFORMATION
Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of AMG or the integrity of AMG management. AMG has no information applicable to this item.

OTHER BUSINESS ACTIVITIES
Adam Gruber is not engaged in other investment-related business activities outside of AMG.

ADDITIONAL COMPENSATION
Adam Gruber receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

SUPERVISION
Thomas Gruber, Chief Compliance Officer, meets regularly with Adam Gruber in a supervisory role to monitor the advice provided to clients. Thomas can be contacted at (813) 244-7661 or tom@amg-wealth.com

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor would be required to disclose additional information for Adam Gruber if he had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to Adam Gruber, Advisor has no information to disclose in this regard.

BROCHURE SUPPLEMENT

AMG Wealth Management

Thomas Gruber, CPA/PFS

3179 Tour Trace
Land O Lakes, FL 34638
813-244-7661

March 30, 2026

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Thomas Gruber that supplements the AMG Wealth Management LLC *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Thomas Gruber if you did not receive AMG Wealth Management LLC's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Thomas Gruber is available on the SEC's website at *www.adviserinfo.sec.gov*.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas A Gruber, CPA/PFS. Chief Compliance Officer / Managing Member since December 1, 2021. Thomas was born in 1956

Thomas has thirty years of experience in financial, accounting and treasury management of a Fortune 100 publishing company and in financial and tax planning for individuals and small businesses. Thomas owned Sundance Wealth Management Group LLC and Thomas A. Gruber, PA CPA until it ceased business on December 31, 2017. He began employment with CPS Investment Advisors on January 2, 2018 through December 1, 2021. He is employed by AMG Wealth Management as of December 1, 2021. He is also the sole owner of Thomas A Gruber, CPA, PLLC, a certified public accounting firm. In addition, he is a part-time faculty member with the University of Phoenix.

He earned his Master of Science Degree in business administration from Radford University in 1981. He became a certified public accountant in 1984, but has had public and private accounting experience since 1981. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education each year. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest, maintain client confidentiality, disclose to the client any commission or referral fees, and service the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Thomas earned a Personal Financial Specialists (PFS) designation from the American Institute of CPAs in 2006. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Thomas passed the Series 65 in 2005.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of AMG or the integrity of AMG management. When employed with CPS, Thomas' employer at the time, discovered that an administrative error occurred resulting in his U-4 not being updated to reflect his employment with the firm. Upon this discovery, his U-4 was immediately corrected and submitted for filing. The State of Florida imposed an administrative fine of $13,750, which was paid by CPS, and the Final Order was filed on 2/21/2020.

OTHER BUSINESS ACTIVITIES

Thomas A Gruber is a principal in Thomas A Gruber, CPA PLLC which performs traditional tax and accounting work since January 2022. Thomas is also a part-time educator with University of Phoenix over the last five years and primarily teaches accounting and finance.

ADDITIONAL COMPENSATION

Thomas A Gruber receives no additional compensation for advisory services. The firm also has a strict gift and entertainment policy that is overseen by the Chief Compliance Officer.

SUPERVISION

Adam Gruber, president of AMG, meets regularly with Thomas Gruber in a supervisory role to monitor the advice provided to clients. Adam can be contacted at (813) 732-7915 or Adam@amg-wealth.com

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Advisor would be required to disclose additional information for Thomas Gruber if he had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding.

When employed with CPS, Thomas' employer at the time, discovered that an administrative error occurred resulting in his U-4 not being updated to reflect his employment with the firm. Upon this discovery, his U-4 was immediately corrected and submitted for filing. The State of Florida imposed an administrative fine of $13,750, which was paid by CPS, and the Final Order was filed on 2/21/2020. Thomas has never been the subject of a bankruptcy petition or found liable in an arbitration error.

FACTS	WHAT DOES AMG Wealth Management, LLC (AMG) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and identity information, address, telephone number, e-mail. **Securities accounts** and account holdings, balances, family composition and background. **Securities transactions** and investment objectives, net worth, income, fee payment history.
How?	All Financial companies need to share **customer** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer** personal information: the reasons **AMG** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RSE Share?	Can you limit this sharing?
For our everyday business purposes - Such as process your transactions, maintain your account(s) respond to court orders and legal investigations, or report to the credit bureaus.	YES	NO
For our marketing purposes - To offer our products and services to you.	YES	NO
For joint marketing with other financial companies.	NO	N/A
For our affiliates' everyday business purposes - Information about your transactions and experiences.	YES	NO
For our affiliates' everyday business purposes - Information about your creditworthiness.	YES	YES
For our affiliates to market to you	YES	YES
For our nonaffiliated to market to you	NO	N/A

To limit our sharing	* Call **813-732-7915** * Visit us on line: www.amg-wealth.com * Mail the Order form below **Please Note** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 813-732-7915 for go to www.amg-wealth.com

>>>>>>>>Cut here>>>>>>>>>>>> >> Cut here>>>>>>>>>>

Mail-in Form

Mark any/all you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	

Mail To:

AMG Wealth Management, LLC
3179 Tour Trace
Land O' Lakes, FL 34638

Who we are	
Who is providing this notice?	AMG Wealth Management, LLC ("AMG")

What we do	
How does **AMG** protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. **We restrict access to your non-public personal information to those employees who need to know that information to service your account.**
How does **AMG** collect my personal information?	We collect your personal information, for example, when; * You sign our agreement or open a brokerage /custodial account. * Communicate with us or purchase or cell securities. * Deposit or withdraw funds, provide or update your investment portfolio.
Why can't I limit all sharing?	Federal law gives you the right to limit only; * Sharing for affiliates' everyday business purposes - information about your creditworthiness. * Affiliates from using your information to market to you. * Sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your Choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. We will not share your information with any nonaffilaites unless such sharing is necessary to service your account or required by law.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * **We have not entered any joint marketing agreements.**

Other important information

FACTS

WHAT DOES AMG Wealth Management, LLC (AMG) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and identity information, address, telephone number, e-mail. **Securities accounts** and account holdings, balances, family composition and background. **Securities transactions** and investment objectives, net worth, income, fee payment history.

How?	All Financial companies need to share **customer** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer** personal information: the reasons **AMG** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RSE Share?	Can you limit this sharing?
For our everyday business purposes - Such as process your transactions, maintain your account(s) respond to court orders and legal investigations, or report to the credit bureaus.	YES	NO
For our marketing purposes - To offer our products and services to you.	YES	NO
For joint marketing with other financial companies.	NO	N/A
For our affiliates' everyday business purposes - Information about your transactions and experiences.	YES	NO
For our affiliates' everyday business purposes - Information about your creditworthiness.	YES	YES
For our affiliates to market to you	YES	YES
For our nonaffiliated to market to you	NO	N/A