

FORM ADV Part 3: Form CRS

Relationship Summary

DATE: March 31, 2025

Introduction

Argent Wealth Management, Inc. (“,” “we,” “us,” “our”) is a registered investment adviser registered with the Texas State Securities Board. Brokerage and investment advisory services and fees differ, which is why it is important for you to 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.

Relationships and Services

- 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 Investment Services and Advice Can You Provide Me?

We offer investment advisory and financial planning services to retail investors.

Investment Advisory Services: Our investment advisory services are provided on a non-discretionary basis, meaning you make the ultimate decision regarding the purchase or sale of investments. In the case of assets under management we will monitor your custodial accounts, provide you with continuous and ongoing supervision, and implement purchase and sale recommendations that you have approved. In the case of assets under advisement (e.g. employer retirement plans) we will review your accounts as updated information is made available to us (e.g. quarterly statements) and make investment recommendations when appropriate, however implementation of those recommendations is your responsibility.

Financial Planning Services: We will provide you with detailed financial planning advice designed to achieve your stated financial goals and objectives.

You may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth.

We offer advice with respect to various products and types of investments.

We do not have a minimum account size for our asset management services.

For additional information, please see Items 4 and 7 of Form ADV Part 2A.

Fees, Costs, Conflicts, and Standard of Conduct

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 Fees Will I Pay?

For investment advisory services, you will pay an annual fee based on your total combined assets under management plus assets under advisement. The fee is payable quarterly in advance. For financial planning services, you will pay either an hourly fee or an annual fee. Hourly fees are payable upon completion of services. Our annual fee for ongoing services is payable quarterly in advance.

We charge an asset-based fee, which means that the more assets there are in the client's advisory account, the more the client will pay in fees. As such, we may, therefore, have an incentive to encourage our clients to increase the assets in his or her accounts. You may pay additional fees, including custodian fees, fees related to mutual funds, and other transactional fees.

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 the fees and costs you are paying. For additional information regarding our fees and costs, please see Item 5 of Form ADV Part 2A.

How might your conflicts of interest affect me, and how will you address them?

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.

Our asset management fee structure gives us the incentive to encourage clients to increase their assets in his or her accounts.

For additional information, please see Items 5 and 10 of Form ADV Part 2A.

How Do Your Financial Professionals Make Money?

Our financial professionals are paid cash compensation as salary or bonuses based on their experience and roles at the firm.

Disciplinary History

As a financial professional, do you have any disciplinary history? For what type of conduct?

Do You or Your Financial Professionals Have a Legal or Disciplinary History?

No.

Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Additional Information

- 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?

For additional information about our services and to request a copy of the current Form ADV Part 3 Form CRS, please visit our website at www.awmtx.com or call us at (512) 238-6883.