Geneos Wealth Management, Inc.
Form CRS Customer Relationship Summary 11/04/2026

Geneos Wealth Management, Inc. ("Geneos") is a United States Securities and Exchange Commission ("SEC") registered investment advisor, an SEC registered broker-dealer, and a Financial Industry Regulatory Authority ("FINRA") registered broker-dealer. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals ("FP") at https://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Brokerage Services

We offer brokerage services through Registered Representatives ("RR"). ***Brokerage services*** include accounts and services offered through a clearing firm as well as accounts direct with product companies such as insurance and mutual fund companies. Our ***brokerage services*** include:

- Taking customer orders and executing securities transactions based on customer instructions.
- Providing investor education, research, financial tools, and personalized information about financial products and services, including recommendations about whether to buy, sell or hold securities.
- Custodial services where appropriate.
- When Geneos acts as your broker-dealer, Geneos and its RR's do not have discretion to buy and sell securities for you. In other words, Geneos will only place transactions in brokerage accounts and/or direct product company accounts upon approval from you. You will make individual buy, sell, and hold decisions in your Geneos brokerage account and/or direct product company account.
- Unlike a Geneos advisory account, in a Geneos brokerage account and/or a direct product company account, Geneos and its RR's do not provide ongoing monitoring of customer accounts.
- Geneos does not require a minimum amount to open a Geneos brokerage account or a direct product company account.

Advisory Services

We offer advisory services through Investment Advisor Representatives ("IAR"). Our ***advisory services*** include:

- Services to retail investors for an ongoing fee based on the value of cash and investments in your account. We also offer fixed fee and one-time Financial Planning Fees. Our two primary management options are the VIP Ultra and Axiom programs.
- Our advisory services include wealth management, financial planning, consultations on wealth transfer, estate planning, tax planning, retirement planning, education funding, and charitable gifting.
- We will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives.
- Our accounts are managed on a discretionary basis. We do not need to contact you when buying or selling in your account. You will sign a client services agreement giving us this authority, which will remain in place until you or we terminate the relationship. See https://adviserinfo.sec.gov/firm/summary/120894
- Geneos does not require a minimum amount to open a Geneos advisory account.
- We are limited to using ourselves as a broker-dealer and any custodian that we have approved for advisory activities.

For additional information, please see fee disclosure forms, conflicts links, Form ADV Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A, and 5 of Part 2A Appendix 1) on IAPD at www.Investor.gov or on our website www.geneoswealth.com/disclosures.html and any brochure supplement and other disclosures your financial professional provides.

Key questions to ask your financial professional about our advisory and brokerage services:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Fees for **Brokerage** services:

- Depending on what you buy or sell, you may pay commissions, sales charges, and/or administrative fees. In addition, you pay transaction-based fees on the purchase or sale of certain equity and fixed-income products. The investments within your non-ERISA plan also may have ongoing expenses such as distribution and/or services fees (12b-1 fees), trail and renewal commissions that reduce your investment returns.
- We and our RRs get paid when you trade or invest based on our recommendations. We are paid each time you trade in your brokerage account or make a new investment. We also pay our RRs most of the transaction-based payments that we receive. These transaction-based payments, usually called commissions, incentivize us and your RR to encourage you to trade more or purchase additional investments that result in additional revenue for our Firm and your RR. When you purchase products, such as certain mutual funds, ETFs, 529 plans, closed-end funds at public offering, UITs, and variable insurance products, the sponsor company will pay a commission to us. Although you do not pay this commission directly, the sponsor factors this commission into the product's fees and costs. In this way, you indirectly pay the commission out of the value of your investments.
- Geneos also offers annuity products. Geneos and its RRs may have a financial incentive to offer a contract that includes optional benefit features, which may entail additional fees in addition to the base fee associated with the contract. Geneos may also encourage contract owners to select investment options with relatively higher fees, or may offer you a new contract in place of the one you already have.
- In addition to transaction related fees, you also may pay other administrative account fees for various services provided within the account. Geneos

Fees for **Advisory** Services:

Financial Planning Services (Plans and Consultations).

- Negotiated between you and your IAR in advance and set forth in your agreement.
- You may be charged as a one-time fixed fee, an hourly fee, or a fixed periodic fee.

Billing Frequency	Minimum Fee	Maximum Fee
One Time	$125	$25,000
Hourly	$35 per hour	$300 per hour
Periodic	$50 per period	$25,000 per period

Asset Management Services.

- Fees for investment advisory services are calculated based on a percentage of assets under management. The greater the assets you have in your advisory accounts, the more fees you will pay and, thus, Geneos and its IARs may have an incentive to encourage you to increase assets in the account.
- Fees are negotiated between you and your IAR and will be disclosed in your agreement.
- Fees range from 0.50% to 2.50%. Minimum account fee is 0.50% or 50 basis points. We may accept accounts with a lower fee at our discretion.
- Our wrap fee programs, VIP Ultra and Axiom, charge a combined fee for management and transactions, as disclosed in each program's Wrap Fee Disclosure Brochure. This combined fee for management and transactions may be higher than some traditional management programs.
- You may incur other charges imposed by third parties such as custodians, including but not limited to, administrative account fees, confirmation fees, mutual fund 12b-1 distribution fees, sub accounting fees, contingent deferred sales charges, variable annuity fees and surrender charges, short term redemption fees, qualified retirement plan fees, account maintenance fees,

receives a portion of the administrative account fees from Pershing, LLC and National Financial Services, LLC ("NFS"). This creates a conflict of interest as it incentivizes Geneos to place your funds in an account where Geneos receives higher revenue.	mutual fund management fees and investment management fees. Geneos receives a portion of the administrative account fees from Pershing, LLC and NFS, as well as other account fees. This may create a conflict of interest as it may incentivize Geneos to place your funds in an account where Geneos may receive a higher fee. Please see www.geneoswealth.com/disclosures for full detail regarding third-party fees. • We may act as a promotor for other RIAs, sometimes referred to as Third Party Money Managers (TPMM). In this promotor arrangement we will receive a portion of the fee the TPMM charges you. This varies and will be identified in the TPMM's Form ADV.

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 additional information, please see fee disclosure forms, conflicts links, Form ADV Part 2A brochure (Items 5, 12 and 14 of Part 2A or Items 4 and 9 of Part 2A Appendix 1) on IAPD at www.Investor.gov or on our website www.geneoswealth.com/disclosures and any brochure supplement and other disclosures your financial professional provides.

Key questions to ask your financial professional about our advisory and brokerage fees:

- 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 providing recommendations as my broker-dealer or when acting as my investment adviser?
- How else does your firm make money and what conflicts of interest do you have?

What are your legal obligations to me when acting as my broker dealer or investment adviser? How else does your firm make money and what conflicts of interest do you have?

- *When we provide you with a recommendation as your broker-dealer or act as your investment advisor*, 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means:
- Geneos offers an Insured Deposit Program ("IDP") as well as money market funds as our core account sweep vehicle with our custodians, Pershing, LLC and NFS. The IDP is used to hold your cash balances in brokerage and advisory accounts while awaiting reinvestment. The IDP, as well as the cash sweep programs, should you opt out of the IDP, generates financial benefits for Geneos that may create a conflict of interest. The fees Geneos receives are typically higher than the interest you earn on the cash held in the accounts and are in addition to the fees you pay us. This creates an incentive for Geneos to hold a cash balance in your account.
- Geneos receives compensation from third parties relating to investments you make in certain products, including mutual funds, ETFs, and annuities, which may create a conflict of interest as it creates an incentive for Geneos to offer or recommend certain investment products.

- Geneos engages in revenue sharing arrangements with certain investment sponsors. These programs support Geneos' marketing to FPs and facilitate communications between FPs and sponsors. Certain sponsors pay us to make their investment available on our platform. These payments create an incentive for us to recommend or invest your assets in those investment products. A complete listing of these relationships, how these conflicts might affect you, and the revenue Geneos receives is available at www.geneoswealth.com/disclosures.
- Geneos and its RRs may receive compensation as a result of specific investment recommendations made to you. This compensation varies depending upon the type of investment. As examples, Geneos and/or its RRs may receive commissions on certain investments or may receive trailing fees (i.e., fees paid to Geneos and/or its RR after the initial investment is made). The amount of compensation received could create a conflict of interest. More specific information regarding the compensation paid in connection with any specific investment will be provided by our RR, if applicable, at the time the investment is made.

Key questions to ask your financial professional about conflicts:

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

How do your financial professionals make money?

- Geneos RRs are compensated by receiving a percentage of the commissions tied to the investment products you purchase.
- Geneos IARs receive a negotiated fee based on the percentage of assets in your Geneos advisory account. Geneos IARs may also receiving financial planning fees, and/or promotor referral fees.
- Geneos' RRs and IARs may receive non-cash compensation if they meet certain revenue thresholds, such as vacations and other incentives.
- Receiving a portion of the advisory or brokerage fees you pay and receiving non-cash compensation upon certain thresholds being met, creates an incentive for them to encourage you to increase your investment accounts size or trade more frequently. Receipt of financial planning and promotor fees by IARs may incentivize IARs to offer additional services to you or make specific referrals based upon the fees they may receive.
- In addition, Geneos' RRs and IARs may receive marketing costs from sponsors, sponsorships to attend conferences or events, and covered expenses for certain training.
- This may incentivize Geneos FPs to recommend products offered by these sponsors. Your FP is legally required to act in your best interest and not put his or her interests ahead of your own. We have systems in place to mitigate conflicts of interest that arise from how your FP makes money.

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

Yes, Geneos has disclosed disciplinary history. No, Geneos does not have disclosed legal history. Yes, some of Geneos' FPs also have legal and/or disciplinary history.

Investors may visit https://www.investor.gov/CRS for a free and simple search tool to research Geneos Wealth Management and its FPs

Key questions to ask your financial professional about disciplinary history:

- As a FP, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information and a copy of the firm's Form CRS at www.geneoswealth.com/disclosures. In order to request up-to-date information and/or obtain a copy of the Form CRS, please contact Geneos at 303-785-8470 ext. 325.

Key questions to ask your financial professional about contacts and complaints:

- 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?