Firethorn Wealth Partners, LLC

Form CRS - Customer Relationship Summary April 24, 2026

Is An Investment Advisory Account Right for you?

There are different ways you can get assistance with your investments. You should carefully consider which types of accounts and services are right for you.

Firethorn Wealth Partners, LLC ("Firethorn") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide as an investment advisor and how you pay. Please ask us for additional information.

As a registered investment advisor, we provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory service fees can differ, and it is important for you to understand these 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.

What Investment Services and Advice Can You Provide Me?

We offer investment management services to retail investors including investment advisory services, financial planning, college planning, sub-managers and consulting services.

If you retain our firm for investment management services, you will pay an on-going asset-based fee at the end of each month for our services, based on the value of the cash and investments in your advisory account. We will meet with you in person if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio on an ongoing basis. If you participate in our discretionary investment management services, the authorization will allow us to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. ***We have discretion to select, retain or replace third-party managers to manage your accounts.*** You may limit our discretion by providing our firm with your restrictions and guidelines in writing. If you enter into a non-discretionary arrangement with our firm, you are required to make the ultimate decision regarding the purchase and/or sale of investments and we must obtain your approval prior to executing any transactions on behalf of your account.

Firethorn also offers financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

Firethorn offers retirement plan consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring and/or ongoing consulting. These consulting services will generally be non-discretionary and advisory in nature, meaning you make the ultimate decision regarding the purchase and/or sale of investments.

We offer investment advisory services with a large selection of investments to individuals, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we do not require a minimum dollar amount to open and maintain an advisory account as we offer different levels of service. **Additional information may be found at www.advisorinfo.sec.com (Firethorn's ADV Part 2A brochure, items 4 & 7.)**

Conversation Starters. Ask your financial professional –

- *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?*

Fees, Costs, Conflicts, and Standard of Conduct.

What Fees Will I Pay?

For investment Management Services you will be charged an ongoing management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged monthly in advance based on the value of your account on the

last day of the previous quarter. The asset-based fee reduces the value of your account and will be deducted from your account. Additional billing options include, but are not limited to, retainer, flat fee and/or hourly based fee arrangements. Our current fee schedules are described in Item 5 of the Form ADV Part 2. **Additional information may be found at www.advisorinfo.sec.com (Firethorn's ADV Part 2A brochure, item 5.)**

Investment management clients generally pay a tiered management fee ranging from 0.50% to 1.25%, depending on the size of your account. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values will increase your total assets under management, which may result in your paying a reduced advisory fee percentage. Although the effective management fee rate will decrease the larger your account, the total management fees you will pay will likely increase as you increase the total amount of assets under our management, and therefore we generally have an incentive to encourage transferring or depositing additional assets into your account.

Financial planning, college planning and consulting services are based on one or more of the various fee arrangements described above (AUM, retainer, flat fee and/or hourly).

Other Advisory Fees - You will pay additional advisory fees charged by third party money managers (i.e., independent managers), which are separate and apart from our fees.

- Clients may pay the following additional fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities including trade-away fees; and
- Other product-level fees associated with your investments.

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.

Conversation Starters. Ask your financial professional –

- *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 are held to a fiduciary standard that covers our entire investment advisory relationship with you. We act in your best interest and do not put our interest ahead of yours.

At the same time, the way Firethorn generates revenue may create some conflicts with your interests. You should understand and ask us about these conflicts as they can affect the investment advice we provide you. Here are examples to help you understand what this means.

Certain of the Firm's Supervised Persons are registered representatives of Kingswood and may provide clients with securities brokerage services under a separate commission-based arrangement. A conflict of interest exists to the extent that the Firm recommends the purchase or sale of securities where its Supervised Persons receive commissions or other additional compensation as a result of the Firm's recommendation.

Third-Party Payments: Persons providing advice on behalf of our firm are registered representatives with a brokerdealer and/or licensed as independent insurance agents. These persons receive compensation in connection with the purchase and sale of securities, other investment products, and/or insurance products. Compensation earned by these persons is separate andinaddition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment and/or insurance products to you based on the compensation received, rather than solely based on your needs.

Additional information may be found at www.advisorinfo.sec.com (Firethorn's ADV Part 2A brochure, item 10.)

Conversation Starters. Ask your financial professional –

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

How do your financial professionals make money?

Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention, referrals, and because the firm's salaries are ultimately derived, from revenue the firm earns from the financial professional's advisory services or recommendations.

Disciplinary History

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 us and our financial professionals.

Conversation Starters. ***Ask your financial professional –***

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Scott Benjamin at (706) 426-4243. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 2550 Central Ave, Augusta, GA 30904.

Conversation Starters. ***Ask your financial professional –***

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*