Centerline Wealth Advisors, LLC

Form CRS – Client Relationship Summary February 2026

Introduction

Our firm, Centerline Wealth Advisors, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Wealth Management and Financial Planning & Consulting to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm has a minimum requirement of $1,000,000 in investable assets for opening and maintaining accounts or otherwise engaging us**.** We reserve the right to waive this asset minimum at our discretion.

Financial Planning & Consulting is included in our Wealth Management service for no additional fee. Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is located at https://adviserinfo.sec.gov/firm/brochure/164485.

Questions to 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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing annual fee, billed quarterly, based on the value of the assets in your account. Our Wealth Management fee schedule ranges from 0.40% to 2.00% depending on the value of the assets in your account. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. While your asset based fee may be reduced as you add assets to your account, the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our revenue. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, we will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Additional fees may be imposed depending on whether we put you into a program on the Dynasty TAMP. Our firm does not receive any portion of those fees which range from 0.03%-0.16% with a $120 minimum account fee. If we decide to use a Third-Party Manager for your account, the Third-Party Manager fees are determined by the particular program(s) and manager(s) with which the Client's assets are invested and are calculated based upon a percentage of Client assets under management, as applicable. Independent fixed income manager fees generally range from 0 - 0.90% annually, and independent equity manager fees generally range from 0.00% - 1.50% annually.

Our maximum flat fee is typically $25,000 for our Financial Planning & Consulting service. We may charge an upfront retainer when you sign an agreement for this service. The specific billing arrangement for our

Biz2Beach® Exit Planning Services will be detailed in the signed client agreement.

The custodian that holds your assets either charges you a transaction fee when we buy or sell an investment for you, or charges an asset based pricing fee to cover these transactions. The custodian's transaction fees are in addition to our firm's fees for our Wealth Management service. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time.

In certain cases, Dynasty Financial Partners, LLC ("Dynasty"), which provides us with support including access to a service provider network, may charge you an additional annual "Platform Fee" fee. We may also select separate account managers that may charge you a fee for their services.

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.

Additional information about our fees is in Item 5 of our Firm Brochure.

Questions to Ask Us:

- Help me understand how these fees and costs may 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:

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation. To mitigate this potential conflict, our firm will act in the client's best interest.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure.

Questions to Ask Us:

- 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 compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #164485. You may also contact our firm at (502)242-1561 to request a copy of this relationship summary and other up-to-date information.

Questions to 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?