Selective Wealth Management, Inc.
FORM CRS (Customer Relationship Summary)
Dated: December 2, 2022

Selective Wealth Management (Selective) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services fees 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.

What investment services and advice can you provide me?
Selective offers investment advisory services to retail investors, including financial planning, investment strategy, asset allocation, asset selection, and portfolio monitoring. Financial planning generally includes advice that addresses one or more areas of a client's financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Depending on a client's situation, financial planning may Include some or all of the following:

- Gathering information concerning the client's personal and financial situation;
- Assisting the client in establishing financial goals and objectives;
- Analyzing the client's present situation and anticipated future activities considering the client's financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet the goals and objectives of the client;
- Providing estate planning;
- Assessing risk and reviewing basic health, life and disability insurance needs; or

Reviewing goals and objectives and measuring progress toward these goals. Selective reserves the right to provide tiered services based on account sizes, and therefore may require different types of information from clients when creating an Investment Policy Statement.

Portfolio monitoring is concentrated on positions that are the greater of $5,000 or 5% of clients' overall portfolio managed by Selective. Monitoring is focused on equity class allocation and material price movements. During formal client reviews Selective reviews all positions regardless of account size.

Selective will request discretionary authority from clients in order to select securities and execute transactions without prior permission from the client prior to each transaction. To the best of the adviser's ability and as reasonably practical any material portfolio adjustments will be communicated with clients prior to execution.

Selective utilizes a variety of investment options and crafts a portfolio based on specific client needs, goals, and objectives.

Additional information can be found on Form ADV 2A Items 4 & 7.

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 fees will I pay?
Selective's fees are based on a percentage of assets under management (AUM), but the specific percentage is negotiable. Unless otherwise specified in your investment advisory contract all fees are paid monthly in arrears. The more assets there are in a retail investor's account, the more a retail investor will pay in fees, and Selective may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Clients are responsible for all fees charged by brokerage firms and custodians. Common fees include, but are not limited to account maintenance fees, trading fees, fees related to mutual funds.

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:

Additional Information can be found on Form ADV 2A Items 5 A, B, C, and D

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 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.

Additional Information: Additional Information can be found on Form ADV 2A Item 4 & 10.C

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

How do your financial professionals make money?
All financial professionals that are employed by Selective are compensated on a salary or hourly rate.
Financial professionals at Selective are not compensated based on product sales.

Related persons and/or executive officers of our firm, who also are investment adviser representatives, serve as the general partner of a limited partnership. To mitigate this conflict of interest you will not be solicited to invest in the limited partnership. These persons may have investments in the limited partnership. Please refer to your investment adviser representative's supplemental brochure for additional information regarding their outside business activities.

Do you or your financial professionals have legal or disciplinary history?
No.

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

Additional Information: Visit investor.gov/CRS for a free and simple search tool to research financial professionals. Additional Information can be found on Form ADV 2A. To obtain up-to-date information please visit the Documents tab on our website at www.selectivewm.com or contact us at 434-515-1517 or info@selectivewm.com.

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?