

PilotAI Wealth, LLC — Form CRS (Client Relationship Summary)

October 19, 2026

Introduction

PilotAI Wealth, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and 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.

What investment services and advice can you provide me?

We offer discretionary investment management to retail investors exclusively through our interactive website, as part of a wrap fee program. You complete a 10-question online questionnaire, and your answers assign your account to one of seven model portfolios. You cannot choose a different model; to change models, you retake the questionnaire, and any change requires your electronic acknowledgment. Our most aggressive model, AE Enhanced, is available only to clients initially assigned to AE Core Plus who also qualify through our Enhanced Financial Capacity process by verifying sufficient outside investable assets. Models may hold U.S.-listed stocks, ETFs, and approved fixed-income, commodity, inverse and, if specifically approved, leveraged exchange-traded products, plus at least 2% cash. **Monitoring:** We monitor your account every trading day as part of our standard service, and your account may trade on any trading day. **Investment authority:** We have discretion to buy and sell securities in your account without asking you first, within your assigned model. **Limited offerings:** We offer only our own seven models, and you cannot currently restrict specific securities. We do not provide financial planning, tax or legal advice. **Account minimum:** \$20,000, which we may waive. For more information, see Items 4, 7 and 8 of our [Form ADV Part 2A](#) and Items 4 through 6 of our [Wrap Fee Program Brochure](#) at adviserinfo.sec.gov/firm/summary/337297.

Conversation Starters — 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 these qualifications mean?

What fees will I pay?

You pay a wrap fee of 2.50% per year of your total account value, including cash. It accrues each trading day, is billed monthly after the fact, and is taken directly from your account. Fees are negotiable. We generally consider reduced fees for accounts of \$1 million or more but may negotiate fees for other accounts. Because the fee is based on your account value, the more assets in your account, the more you pay, so we have an incentive to encourage you to add assets. **Asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee.** You also pay the internal expenses of ETFs and other products you hold, plus wire, transfer and certain regulatory fees. Our fee applies to your cash, and if the interest on cash is lower than our fee, you pay more on that cash than it earns.

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 more information, see Item 5 of our [Form ADV Part 2A](#) and Item 4 of our [Wrap Fee Program Brochure](#).

Conversation Starters — Ask us: 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.

- **Wrap fee:** Because ordinary trading costs are covered by our wrap fee, we have an incentive to trade less. We address this conflict through pre-established model rules and documented controls governing any decision to stop, reject or override a proposed trade.
- **Our own models:** We offer only our own models and do not compare them with outside managers.
- **Promoters:** We pay unaffiliated promoters a percentage of our fee for clients they refer, so they have an incentive to refer you. This does not increase your fee.
- **Affiliates and vendors:** We are owned by Livestream Technology Services Inc., and our CEO runs both companies. Livestream charges you no separate fee but benefits from our revenue as our owner. We pay ATTIX, an unaffiliated technology company that operates the system proposing changes to our models, from our own revenue; we decide all trades.

Conversation Starters — Ask us: How might your conflicts of interest affect me, and how will you address them?

For more information, see Items 10, 12 and 14 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

We do not have financial professionals who give you individual advice; all advice is provided through our website. Personnel who support our platform are paid salaries or fixed consulting fees, and their compensation does not depend on the number of accounts opened, the model assigned to a client, or trading in a client account. Certain personnel may also hold or receive an ownership interest in PilotAI Wealth or its parent company, which may increase in value as the business grows.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters — Ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For more information about our services, visit PilotAIwealth.com. To request up-to-date information or a copy of this relationship summary, call 305-310-7814 or email support@pilotaiwealth.com. Because we provide investment advice exclusively through our website and do not have financial professionals who meet with you, answers to all of the conversation starters in this relationship summary are available on our website at PilotAIwealth.com/conversation-starters.

Conversation Starters — 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?