Nowacki Asset Group LLC Form CRS

October 29, 2026

This document summarizes the advisory services Nowacki Asset Group LLC offers to retail investors as an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ, and it is important for the retail investor 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?

- Discretionary advisory services: You allow us to buy and sell stocks, bonds, mutual funds, and ETFs in your account without asking you in advance for as long as you are enrolled in the service. These services include weekly account monitoring and periodic rebalancing to maintain alignment with your recommended asset allocation. You are responsible for keeping your information current so that we can manage your account appropriately. We do not manage or sell proprietary products. We do not have account minimums.
- Nondiscretionary advisory services: We provide point-in-time (rather than ongoing) advice, and you can decide whether to buy and sell stocks, bonds, mutual funds, and ETFs in your account. These services do not include account monitoring, management, or implementation of our investment recommendations.
- Depending on the advisory service, we will provide one or more of the following: retirement income planning/advice/education, asset allocation advice, and advice on alternative assets. Additional information about our advisory services is located in Item 4 of our Firm Brochure.

Conversation Starters:

I. Given my financial situation, should I choose an investment advisory service? Why or why not?
II. How will you choose investments to recommend to me?
III. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

You will be charged an ongoing fee that is calculated quarterly based on a percentage of the value of the investments in your account. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our fees will vary depending on the value of the investments in your account (including cash balances). The quarterly fees will be automatically deducted from your account.

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.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment

advisory service. Some investments, such as mutual funds and exchange-traded funds charge additional fees that will reduce the value of your investments over time. Nowacki Asset Group LLC fees are separate from other fees or expenses that may be charged by third parties. Additional information about our fees is located in Item 5 of our Firm Brochure.

Conversation Starter:

- 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:

Example of ways we make money and conflicts of interest: The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

Conversation Starter:

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

Additional Information: We might own the same stocks, bonds, mutual funds, or ETFs as clients and that can create a conflict of interest when trading.

How do your financial professionals make money?

As a company with only one owner/employee, all profit goes to that individual. Revenue and profit are generated from quarterly fees charged to clients, based on assets under management.

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

No for Nowacki Asset Group LLC; no for our financial professionals. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

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

Additional Information

For additional information about our advisory services, go to nowackasset.com. If you would like additional information or a copy of this document, call 1-440-488-6936 or email michael@nowackiasset.com

Conversation Starter:

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?