Client Relationship Summary
Penserra Wealth Management, LLC (CRD# 333218)
September 11, 2026

Our firm, Penserra Wealth Management, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include asset management, pension consulting, and financial planning services. We work closely with you to identify your investment goals and objectives, your risk tolerance, and your financial situation to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, small business, charitable organization, trust, and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, and bonds in constructing portfolios. When appropriate and suitable, we may use alternative investments within portfolios. We do not make available or offer advice with respect to proprietary products or a limited menu of products or types of investments. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet or conduct phone calls with you at least annually or more frequently, depending on your needs.
Investment Authority: We provide our services on a discretionary basis. This means that we execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.
Account Minimums and Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts, and Item 7 – Types of Clients of our Form ADV Part 2A, available via our firm's **Investment Adviser Public Disclosure Page**.
Conversation Starters: *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?
Asset-Based Fees: Our asset-based fees for investment management range from 0.20% to 2.00% annually based on a tiered schedule that is negotiated between you and your representative in advance depending upon the scope of services and set forth in your agreement. This fee is collected on a quarterly or monthly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict as we are financially incentivized to increase our assets under management.
Hourly Fees: Our hourly fees for financial planning range from a rate of $150 to $500 per hour. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.
Fixed Fees: Our fixed fees for financial planning or consulting range from $1,000 to $12,000. This fee is negotiable based on the complexity of the services to be provided and the overall relationship with us.
Other Fees and Costs: Your investment assets will be held in an account with a qualified custodian. Your account may incur additional charges from other financial institutions such as custodian fees, mutual fund and ETF fees charged to you as a shareholder, wire and electronic transfer fees, brokerage commissions, and transaction fees charged by your account custodian or other executing broker. Such charges and fees are in addition to our advisory fee, and part of your agreement with the custodian.

Additional Information: **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 detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A, available via our firm's **Investment Adviser Public Disclosure Page**.

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. Management persons and certain supervised persons also support investment advisory services for two affiliates that are registered investment advisors serving institutional clients. One of the affiliates, Penserra Capital Management, LLC provides sub-advisory services for ETFs. This creates a conflict of interest for these persons to recommend that retail clients of Penserra Wealth Management, LLC invest in ETF's sub-advised by Penserra Capital Management, LLC to increase revenue to Penserra Capital Management, LLC. To mitigate this conflict these persons receive a salary as employees and it is policy not to publish within Penserra Wealth Management, LLC the ETFs that are sub-advised. Management persons are also registered representatives of Penserra Securities LLC ("PNSRA"), a affiliate and registered broker-dealer serving institutional clients.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices, and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A, available via our firm's **Investment Adviser Public Disclosure Page**.

Conversation Starter: *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 an agreed-upon annual salary, a percentage of the revenue generated from their business, or a combination of salary and percentage payout. If an advisor is paid on a percentage basis, they have an incentive to increase the amount of assets they have under management.

Disciplinary History

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

Yes. Certain financial professionals associated with our firm have legal or disciplinary history. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A, available via our firm's **Investment Adviser Public Disclosure Page**, or by visiting **www.penserrawealth.com.** You can request up-to-date information and a copy of our client relationship summary by contacting us at (800) 456-8850.

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