MILAGRE
WEALTH MANAGEMENT

FORM CUSTOMER RELATIONSHIP SUMMARY ("CRS")
March 30, 2026

MILAGRE is an investment adviser registered with the United States Securities and Exchange Commission (the "SEC"). Brokerage and investment advisory services and 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

- **What investment services and advice can you provide me?**

MILAGRE offers investment advisory services, and as a component of our investment advisory services, financial planning is offered at no additional charge.

Investment advisory services include the management of your investment account for an ongoing fee based upon your assets under management. As an investment advisory account is opened with us, we meet to understand your current financial situation, existing resources, goals and risk tolerance, among other things, and recommend a portfolio of initial investments. As part of the financial planning process and dependent upon the nature of the services desired, MILAGRE will gather various types of financial information and history from you which may include, but is not limited to the following: retirement goals, investment objectives, investment time horizon, existing portfolio statements, financial needs, tax bracket, information cash flow, cost of living needs, and savings tendencies. Your investments are monitored at least quarterly, and, if necessary, rebalanced to meet your changing needs, stated goals and objectives. Although, ongoing monitoring of accounts is part of the standard service we provide you. MILAGRE manages all investment accounts on a discretionary basis. All clients are required to sign a discretionary investment management agreement that authorizes us to purchase and sell investments on your behalf. You do not decide on each investment, and do not need to approve each transaction. This agreement will remain in place until you or MILAGRE terminate the advisory relationship. MILAGRE offers a full range of investment products and does not utilize nor recommend any proprietary products. Generally, MILAGRE requires both a net worth and account size of $50,000 to open an account. However, at the discretion of MILAGRE, we may open accounts with both a net worth and account size of less than $50,000.

For additional information about our advisory services, please see Items 4 and 7 of MILAGRE's SEC Form ADV Part 2A, available at https://adviserinfo.sec.gov/firm/summary/309185.

CONVERSATION STARTER: ASK YOUR FINANCIAL PROFESSIONAL

- **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? Help me understand how these fees and costs will affect my investments. If I give you $100,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

For investment advisory services, you will be charged an ongoing fixed percentage fee that is calculated at the end of each calendar quarter based upon the market value of your account on the last business day of the quarter. Our fee schedule generally ranges from 1.00% to 1.50% on an annual basis, depending on the value of the investments in your account. Fees may also be negotiable. The more assets there are in your advisory account, the more you will pay in fees. MILAGRE therefore may have an incentive to encourage you to increase

the assets in your account. Financial planning is inclusive in our investment management fee, however, clients must be proactive in the financial planning process and our investment management fee is not reduced in the event that clients do not take advantage of our financial planning services. In addition to the advisory fee, the broker-dealer custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. You could also pay charges imposed by the broker-dealer holding your accounts for maintaining your account. Some investments, such as mutual funds and exchange-traded funds, charge management fees in addition to the fees that MILAGRE charges that will reduce the value of your investments over time. 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 additional information about our advisory fees, please see Items 5 and 12 of MILAGRE's SEC Form 2A, available at https://adviserinfo.sec.gov/firm/summary/309185***

- **What are your 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 put your best interests first. However, the way we make money creates some conflicts with your interests. Here are examples to help you understand what this means. When MILAGRE selects or recommends a broker-dealer custodian to safeguard your assets and execute your trades, MILAGRE receives access to software and related services from that broker-dealer custodian without cost. MILAGRE's revenue is derived from the advisory fees we collect from your account each quarter, so the more assets there are in your advisory account the more you will pay in fees. MILAGRE therefore may have an incentive to encourage you to increase the assets in your account.

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

For additional information about conflicts of interest, please see Item 11 of MILAGRE's SEC Form 2A, available at https://adviserinfo.sec.gov/firm/summary/309185.

- **How do your financial professionals make money?**

MILAGRE is wholly owned by Paul dos Santos, Chief Executive Officer. Mr. dos Santos benefits directly from its investment advisory services offering. MILAGRE employees are salaried, and at Mr. dos Santos's discretion may receive cash bonus(es), based on variables that may factor AUM growth, professional contributions of the employee, client referrals, and client retention. Independent contractors may be paid hourly. For referrals, solicitors receive a percentage of advisory fee of client account for the first year. Thereafter at Mr. dos Santos's discretion. Fee paid for the referral is a portion of the client advisory fee that is earned by MILAGRE. The client does not pay two layers of fees.

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

Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or abroker-dealer?**
- **Who can I talk to if I have concerns about how this person is treatingme?**

Additional Information

Find additional information about MILAGRE's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by clicking on the "FIRM" tab and searching CRD No. 309185. If you would like additional, up-to-date disclosure Form CRS, please call 833-4MILAGRE (833-464-5247).