

Sica Wealth Management, LLC
Form Customer Relationship Summary
March 30, 2021

<p>Introduction</p>	<p>Sica Wealth Management, LLC (SWM) is an investment adviser registered with the Securities and Exchange Commission (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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer a range of financial planning, consulting and wealth management services to retail investors. We manage wealth management accounts (WMAs) on both a discretionary and a non-discretionary basis. A discretionary basis means we buy and sell investments in your account without asking for your approval for each transaction in advance. A non-discretionary basis means that, for each transaction, you decide what investments to buy and sell for your account. SWM does not impose a minimum portfolio size or minimum annual fee. For WMAs, SWM provides ongoing management services and conducts account reviews on a periodic basis. For those clients to whom SWM provides financial planning and/or consulting services, account reviews are conducted on a periodic basis or as determined by the agreement. SWM does not limit the types of investments that we recommend. For additional information, please see our Form ADV Part 2A, Items 4, 7, 13 and 16.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> • 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?
<p>What fees will I pay?</p>	<p>SWM provides services for an annual fee based upon a percentage of the total market value of the assets managed. The annual fee varies (between 0.50%-2.50%) depending upon the market value of the assets under management and the type of wealth management services rendered. The more assets in your account correlates to more fees, so SWM has an incentive to encourage you to increase the assets in your account. For financial planning and consulting, which are separate from our WMA services, SWM charges a one-time fixed fee, a monthly or quarterly fixed fee, and/or an hourly fee. These fees are negotiable. Hourly fees range from \$100- \$500 and fixed fees typically are \$1,500 to \$10,000. Hourly and fixed fees may exceed that range depending upon the scope of services and the level of financial planning and/or consulting services. In limited circumstances, SWM charges an ongoing consulting fee based upon a percentage of the assets covered under the agreement. The terms of the fee structure, including timing and fee amount, is agreed upon in advance with the client. SWM has sole discretion to negotiate management fees or hourly charges based upon certain criteria (i.e., anticipated future earning capacity and/or additional assets, dollar amount of managed assets, household/related accounts, account composition, pre-existing client relationship, etc.). SWM, through its affiliate, Circle Squared Alternative Investments LLC, may charge eligible clients incentive-based fees based on investment performance. Such fees will generally range anywhere from 5%-20% of net profits realized from such investment. SWM reserves the right to waive, reduce, or calculate such fee differently for certain clients. SWM clients also incur charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks and other financial institutions (collectively “Financial Institutions”). Additional charges assessed by Financial Institutions include transactional fees, including brokerage commissions, custodial fees, alternative investment fees, reporting charges, Independent Managers fees, margin costs, fees charged by investment companies as disclosed in the fund prospectus (including</p>

Sica Wealth Management, LLC
Form Customer Relationship Summary
March 30, 2021

	<p>management fees, operating fees, administrative fees, taxes on brokerage accounts and securities transactions, etc.), transaction-based fees (e.g. deferred sales charges, odd-lot differentials) and other fees (including transfer taxes, wire transfer and electronic fund fees).</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> • 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. 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? Please make sure you understand what fees and costs you are paying. Please make sure you understand what fees and costs you are paying. For additional information, please see our Form ADV Part 2A brochure Items 5 and 6.
<p>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?</p>	<p>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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> • SWM may recommend or use discretionary authority to invest in private funds that are sponsored and managed by its affiliated registered investment adviser, Circle Squared Alternative Investments, LLC (“CSQ”), or funds in which SWM clients invest in feeder funds managed by third party asset managers. Such recommendations present conflicts, as by recommending investment in these private funds, SWM receives additional compensation. These are not charges assessed by SWM to you directly, but incentive us to recommend such funds to you. <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>For additional information, please see our Form ADV Part 2A.</p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are primarily compensated with a fixed annual salary. Additional compensation may be based on the amount of client assets they service, the time and complexity needed to meet a client’s needs and the revenue the firm earns. There is no compensation linked to the investments offered or from sales commissions.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>For additional information about our services or to request a copy of Form CRS, please contact us at:</p> <p>20 Community Place, Suite 7 Morristown, NJ 07960 (973) 975-0750 www.sicawealthmgt.com</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she a representative of an investment-adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?