FORM ADV Part 3: Form CRS

Relationship Summary

DATE: July 27, 2026

ITEM 1 Introduction

Worth Asset Management, LLC ("WAM," "we," "us," "our") is a registered investment adviser registered with the Securities Exchange Commission. Brokerage and investment advisory services and fees differ which is why 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.

ITEM 2 Relationships and Services

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors. We provide discretionary and non-discretionary asset management services and consulting services. When providing asset management services, we manage and continuously monitor your custodial accounts and provide you with continuous and ongoing supervision of your custodial accounts.

When discretionary authority is granted via execution of our investment advisory agreement, we will have the limited authority to determine the type and number of securities to be purchased or sold for your portfolio without obtaining your consent for each transaction. You may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments.

For certain accounts, we engage unaffiliated third-party firms, including a turnkey asset management program provider and other sub-advisers, to help implement investment strategies, and we may delegate some or all of our discretionary trading authority to them, subject to our ongoing oversight. This may result in additional fees charged directly to your account by these third parties. For additional information, please see Items 4, 5, and 16 of Part 2A.

Our advice and recommendations are limited to the following types of investments: mutual funds, Bonds, Exchange-Traded Equity Securities, ETFs, Options, Insurance products, cash and cash equivalents.

Our minimum account size requirement for opening an account with us is $25,000.00 which may be waived at our discretion.

For additional information, please see Items 4 and 7of Part 2A.

- 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?

ITEM 3 Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay?

For asset management services, you will pay an annual fee based on the total assets under management. The fee is payable monthly in arrears.

We charge an asset-based fee which means that the more assets there are in the clients' advisory account, the more the client will pay in fees. As such, we may therefore have an incentive to encourage our clients to increase the assets in his or her accounts.

We also have financial incentives when we use unaffiliated firms to help manage your account. For example, third-party firms that provide portfolio management, administrative, or insurance-platform services to us may share fees with us or provide us and our financial professionals with training, marketing support, or other non-cash benefits, which creates an incentive for us to use or continue using those firms. Some of our financial professionals are also licensed to sell insurance products and can earn commissions for doing so, which creates an incentive to recommend insurance products. For additional information, please see Items 4, 5, 10, 12, and 14 of Part 2A.

You may pay additional fees including custodian fees, fees related to mutual funds, and other transactional fees.

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 regarding our fees and costs, please see Item 5 of Form ADV.

- 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. Our asset management fee structure gives us the incentive to encourage clients to increase their assets in his or her accounts.

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

For additional information, please see Items 5 and 10 of Part 2A.

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated based on the amount of client assets they service or revenue we earn from the financial professional's advisory services. They may also receive compensation for insurance products.

ITEM 4 Disciplinary History

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No for our firm. Yes for our financial professionals.

Visit adviserinfo.sec.gov for a free and simple search tool to research you and your financial professionals.

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

ITEM 5 Additional Information

For additional information about our services and to request a copy of the current Form ADV Part 3 Form CRS, please visit our website at https://worthassetmgmt.com or call us at(469) 257-5074.

- 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?