Fortress Wealth Planning LLC
Form CRS Relationship Summary
Dated March 12, 2026

Fortress Wealth Planning LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and 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.

SUMMARY OF MATERIAL CHANGES: Since the previous filing of this Form CRS on March 18, 2024 the only material made was the addition of language regarding Outside Managers.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include: Comprehensive Financial Life Management (Includes Investment Management offered via either a Wrap Fee Program or through an Outside Manager and Ongoing Comprehensive Financial Planning), Ongoing Comprehensive Financial Planning (Stand-alone Service), Project Based Financial Planning Services, and Retirement Plan Consulting Services.

Monitoring: Jay Duncan Rolfe, Partner and CCO of FWP, will work with the client's service team to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. FWP does not provide specific reports to financial planning clients, other than financial plans.

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives. If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

Investment Authority: Through our Investment Management Services, we maintain **discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s). In limited circumstances, we provide Investment Management Services on a Non-Discretionary basis. In these circumstances, we will obtain the Client's consent before making any changes to the portfolio.

Account Minimums and and other Requirements: We do not have a minimum account size requirement.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

Ask your Adviser:

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

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For Financial Life Management Services, we will deduct fees directly from your managed account (asset-based fees) on a quarterly basis. For ongoing financial planning stand-alone services, we charge an upfront fee for the development and delivery of a financial plan and then a quarterly fee for the ongoing implementation and advice provided on that plan.
Since we provide Investment Management through a Wrap Fee Program, asset-based fees associated with the wrap fee program will include most transaction costs and fees to your custodian that has custody of these assets, and therefore are higher than a typical asset-based advisory fee. For retirement plan consulting, we charge a percentage of plan assets, paid quarterly in advance.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest. Unless we indicate that your assets are managed through a Wrap Fee Program, our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. 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.

When your assets are not managed through a Wrap Fee Program, our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Ask your Adviser: "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."

Ask your Adviser: "How might your conflicts of interest affect me, and how will you address them?"

Additional Information
From time to time and for interested clients, Eileen Ortega, Partner and IAR of FWP, offers trustee and personal representative services. Due to the separate and additional compensation Eileen Ortega will earn in her individual capacity when providing trustee and personal representative services, Eileen Ortega has a financial incentive to recommend her own trustee and personal representative services. This creates a conflict of interest. Eileen Ortega and FWP address this conflict of interest by fully disclosing it, by only agreeing to serve as a client's trustee or personal representative when believed to be in a client's best interest, and by advising clients that they are under no obligation to retain Eileen Ortega for her separate trustee or personal representative services.

How do your financial professionals make money? Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

Do you or your financial professionals have legal or disciplinary history? No. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our services, visit our website www.fortresswealthplanning.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (904) 301 - 4545.

Ask your Adviser: 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?