September 15, 2026

Item 1. Introduction.

BEARING360 WEALTH, LLC is registered with the United States 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.

Item 2: What investment services and advice can you provide to me?

Bearing360 Wealth provides investment advisory services to retail investors. The principal service we offer is investment management services. In providing investment management services we may also provide financial planning. In addition, we offer financial planning services on a standalone basis. We tailor your investment advisory services to match the investment objectives, goals, risk parameters, financial and other information which you provide to us. We monitor the holdings and performance of your investment management account on an ongoing basis. Unless provided otherwise in our agreement with you, if we provide you financial planning only services, after delivery of the completed financial plan to you we do not engage in any ongoing review or services. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. We generally do not limit the types of investments we utilize for clients, but consistently utilize equity securities, corporate bonds, municipal bonds, and US government bonds, as well as registered mutual funds and exchange traded funds (ETFs), REITS, private funds/alternative investments, closed end funds, options on equity securities, and structured notes. We generally impose a minimum annual investment management services fee of $25,000. Regardless, we reserve the right to accept or decline a potential client, as well as reduce or waive the minimum annual investment management services fee, for any reason in our sole discretion.

For additional information, please refer to our Form ADV Part 2A Brochure, especially Item 4 Advisory Business, Item 5 Fees and Compensation, and Item 7 Types of Clients.

Questions to Ask Us:

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

Item 3 (part 1): What fees will I pay?

For investment management services we charge an asset based fee, which is billed on a monthly basis. For an asset based fee, the more assets that are in a client's investment management account, the more a client will pay in fees. Therefore, we have an incentive to encourage clients to increase the assets in his or her account. For financial planning services we charge a fixed fee, which, depending upon your agreement with us, is billed monthly, quarterly or at the completion of the engagement.

In addition to our fees you will be responsible for other fees and expenses, such as, transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law.

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, see Item 5 Fees and Compensation of our Form ADV Part 2A Brochure.

Question to Ask Us:

Help me to 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?

Item 3 (part 2): 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various benefits and services from the custodians that we may recommend to you. For additional information, please refer to our Form ADV Part 2A Brochure, specifically Item 12 Brokerage Practices.

Question to Ask Us:

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

Item 3 (part 3): How do your financial professionals make money?

Our financial professionals are paid pursuant to participation in firm profits as owners of the firm. In addition, certain financial professionals are paid a salary plus a bonus that is determined by reference to the number of clients serviced. Also, certain financial professionals are paid a salary determined by reference to the fees generated by clients serviced. Financial professionals paid pursuant to their ownership in the firm or otherwise pursuant to a salary or bonus determined, in part, in relation to number of clients serviced and fees earned are subject to a conflict of interest due to the fact increases in firm or client account revenue and increases in clients and managed client assets may lead to increased firm profits or increases in earned salary and bonuses. Certain of our financial professionals are licensed insurance agents and in that capacity may recommend the purchase of certain insurance products to our clients. These financial professionals earn commissions for the sale of insurance products and, therefore, this presents a conflict of interest because these financial professionals in their role as insurance agents are incentivized to make insurance product recommendations based on the compensation received rather than on a client's needs. For additional information regarding our financial professionals' activities as insurance agents please refer to our Form ADV Part 2A Brochure, specifically Item 10 Other Financial Industry Activities and Affiliations.

Item 4: Do you or your financial professionals have a legal or disciplinary history?

No. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Item 5: Additional Information

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact 952-800-6301.

Questions to Ask Us:

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 a person is treating me?