December 2025

Introduction

BayTrust Wealth Management, LLC ("BayTrust") is an investment adviser registered with the Securities and Exchange Commission. 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.

Relationships and Services

What investment services and advice can you provide me?

Our firm primarily offers portfolio management investment advisory services to retail clients and financial planning. Your investment adviser representative periodically reviews the general holdings of his/her client accounts. Each investment adviser representative also meets with clients on an annual basis to review their financial situations. Our firm has discretionary management without any material limitations.

We do not limit the types of investments that we recommend, although you may propose restrictions in writing, which we will attempt to honor. Our firm does not have a minimum account size. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7. We actively and continuously monitor your account.

Conversation Starters: 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?

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Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Fees and costs affect the value of your account over time and vary depending on certain factors and are negotiable. Please ask our representative to give you personalized information on the fees and costs you will pay. Our asset-based fees for investment management range based on your assets under management but are not to exceed 2% annually. Our incentive is to increase the value of your account over time, which will increase our fees over time.

The broker-dealer (“custodian”) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

Conversation Starters: Help.me.understand.how.these.fees.and.costs.might.affect.my.investments¡.If.I.give.you.Pƒ76?666.to.invest?how.much.will.go.to.fees.and.costs?and.how.much.will.be.invested.for.me?

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

Conversation Starters: 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 interests 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 is an example to help you understand what this means.

Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional will offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

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Disciplinary History

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

Conversation Starters: As.a.financial.professional?do.you.have.any.disciplinary.history?.For.what.type.of.conduct?

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via IAPD - Investment Adviser Public Disclosure - Homepage. You can request up to date information and a copy of our Client Relationship Summary by contacting us at (813) 820-0069.

Conversation Starters: 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?