Primaris Wealth Management LLC

Robert Schuman
Owner, Principal

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CRD# 343116

July 13, 2026

Form ADV Part 2A: Firm Brochure

This brochure provides information about the qualifications and business practices of Primaris Wealth Management LLC ("Primaris," "the Firm," "we," "us," or "our"). If you have any questions about the contents of this brochure, please contact us at 858.652.9017 or bobby@primariswealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Primaris Wealth Management LLC is a registered investment adviser in the State of Florida. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Additional information about Primaris Wealth Management LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search that site using the Firm's CRD number: 343116.

Item 2 – Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

This is our initial brochure as of June 8, 2026, and there are no material changes to report. This brochure was amended on July 13, 2026, in connection with the Firm's initial registration application. The Firm is not yet registered and has no clients, and there are no material changes to report.

Item 3 – Table of Contents

Item 4 – Advisory Business

Primaris Wealth Management LLC is a registered investment adviser with the State of Florida. The Firm is wholly owned by Robert Schuman, its Principal and Managing Member. It was founded on June 1, 2026.

The Firm provides two principal services:
Investment Management Services
Financial Planning Services

Investment Management Services
We offer discretionary portfolio management services. Our investment advice is tailored to meet our clients' needs and investment objectives. If you retain our firm for portfolio management services, we will meet with you to determine your investment objectives, time-horizon, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use the information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. As part of our portfolio management services, we may customize an investment portfolio for you according to your risk tolerance and investing objectives. Once we construct an investment portfolio for you, we will monitor your portfolio's performance on an ongoing basis, and will rebalance the portfolio as required by changes in market conditions and your financial circumstances.

If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm and the appropriate trading authorization forms. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased for your account) by providing our firm with your restrictions and guidelines in writing.

Financial Planning
The Firm provides financial planning and consulting services to individuals, high-net-worth individuals, families, trusts, estates, charitable organizations, corporations and other business entities. The scope of each engagement is agreed with the client and may address topics such as cash flow, investments, retirement, risk management, education funding, and other financial matters. Financial planning recommendations are advisory; the client is under no obligation to implement them through the Firm.

The Firm tailors its advice to the individual needs of each client. Clients may impose reasonable restrictions on the management of their accounts, including restrictions on particular securities or types of securities.

Wrap Fee Program(s)
The Firm does not participate in wrap fee programs.

Assets Under Management
As of June 8, 2026, the firm had no regulatory assets under management.

Item 5 – Fees and Compensation

The Firm is fee-only. Its only compensation is the advisory fees its clients pay. The Firm does not accept commissions, sales loads, 12b-1 fees, or any other compensation from the sale of securities or other investment products, and receives no compensation from any source other than its clients.

Investment management fees
The Firm charges an annual fee based on the assets under management in the client's account, applied on a blended basis (each portion of assets within a tier is charged at that tier's rate):

| Assets Under Management | Annual Rate |

Under $500,000	1.25%
$500,000 – $999,999	1.00%
$1,000,000 – $2,499,999	0.85%
$2,500,000 – $4,999,999	0.70%
$5,000,000 and above	0.55%

The Firm reserves the right to adjust the fee applicable within each blend. Fees are calculated and payable monthly in arrears, based on the market value of the account as of the last business day of the billing month, and are prorated for any partial month.

The Firm applies a minimum annual fee of $2,500 per client, which may be negotiated or waived at the Firm's discretion. Notwithstanding the minimum, the total fee cap described below controls, and the minimum will be reduced or waived to the extent necessary to comply with that cap. Because the minimum fee can represent a higher effective percentage of assets for smaller accounts, clients with smaller accounts may pay a higher effective rate than the schedule above.

Financial planning fees
The Firm charges a flat fee for financial planning, ranging from $500 to $25,000, depending on the scope and complexity of the engagement. The fee for each engagement is agreed in advance and stated in the client's agreement.

If any portion of a financial planning fee is paid in advance and the engagement or the advisory agreement is terminated before the services are completed, the Firm will refund the unearned portion of the fee, prorated for work not performed, automatically and without any request required from the client, within thirty days of termination.

How fees are charged
We will deduct our advisory fee directly from your account at the qualified custodian holding your funds and securities, and only after you have given our firm written authorization permitting the fees to be paid directly from your account. At the same time we deduct each fee, we will send you an itemized invoice showing the amount of the fee, the formula we used to calculate it, the amount of assets under management on which the fee is based, and the time period the fee covers. The qualified custodian will also deliver an account statement to you at least quarterly, and those statements will show all disbursements from your account, including the advisory fees we deduct. You should review each invoice we send and compare it to the account statements you receive from your custodian, and contact us with any questions or discrepancies.

Third-party fees and costs
As part of our investment advisory services to you, we may invest, or recommend that you invest, in exchange traded funds or other managed funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. The Firm's advisory fee combined with the third-party charges may not exceed 1.70% of the client's total assets under management.

Termination
Either party may terminate the advisory relationship upon written notice to our firm, after the one-year initial term. After one year, you may terminate the advisory relationship upon 15-days' written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the agreement, which means you will incur advisory fees only in proportion to the number of days in the pay period for which you are a client. Refunds are not applicable because fees are payable in arrears. Investment management fees are never paid in advance. If any portion of a financial planning fee has been paid in advance, the unearned portion will be refunded as described under Financial planning fees above.

Item 6 – Performance-Based Fees and Side-by-Side Management

The Firm does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of a client's assets) and does not engage in side-by-side management (managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees). The Firm's only compensation is described in Item 5.

Item 7 – Types of Clients

The Firm provides advisory services to individuals, high-net-worth individuals, families, trusts, estates, charitable organizations, corporations and other business entities. The Firm does not impose a minimum account size, but it applies a minimum annual fee as described in Item 5, which may make the Firm's services more appropriate for clients above a certain asset level. The Firm may negotiate or waive the minimum fee at its discretion.

Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of analysis and investment strategies
Primaris's overall process involves a continuous course of discovery, investment, and risk analysis, solution building, service, and investment review. This process is designed to allow the needed flexibility and adaptability to handle changes in a client's life events as well as encompass multi-generational planning.

Primaris begins its relationship with the client through a series of preliminary discussions designed to establish the client's appropriate investment guidelines. This process, combined with the use of economic, market, and quantitative research, contributes to building an overall asset allocation model that serves as the foundation for investing. Multiple strategies are available, specifically designed to suit the individual risk tolerance, preferences, and goals of the client. Assets can include cash, stocks, bonds, mutual funds, ETFs, and alternative investments. The Firm believes that asset allocation can be the most critical investment decision, so Primaris's process includes an ongoing analysis of the relative risk and reward between asset classes. This assessment is then applied to the individual objectives of each portfolio to determine the optimal mixture.

Risk of loss
Investing in securities involves risk of loss, including the possible loss of principal, that clients should be prepared to bear. The Firm does not guarantee any level of performance or that any client's objectives will be achieved. Past performance is not a guarantee of future results. Material risks associated with the Firm's strategies include, among others:

Market risk: The value of investments may decline due to movements in the overall financial markets.

Management risk: The Firm's judgments about the value or behavior of investments may prove incorrect, and the Firm's strategies may not achieve their objectives.

Equity risk: The value of stocks and stock funds may fluctuate significantly over short and long periods.

Fixed income risk: Bonds and bond funds are subject to interest rate risk, credit risk, and inflation risk; rising interest rates generally cause bond prices to fall.

Fund risk: Mutual funds and ETFs carry their own internal fees and expenses and are subject to the risks of the securities they hold; ETFs may trade at prices above or below their net asset value.

Concentration and non-diversification risk: A portfolio that is concentrated in a limited number of securities or sectors may be more volatile than a diversified portfolio.

Liquidity risk: Some investments may be difficult to sell at a desired time or price.

Interest rate risk: Fixed income securities and funds that invest in bonds and other fixed income securities may fall in value if interest rates change. Generally, the prices of debt securities rise when interest rates fall, and their prices fall when interest rates rise. Longer-term debt securities are usually more sensitive to interest rate changes.
Changes in interest rates and inflation can reduce the value or purchasing power of investments.

Cybersecurity and operational risk: The Firm and its service providers depend on technology; a breach or failure could disrupt operations or compromise information.

Political Risk: Each administration presents its own set of policy risks that could impact investors. One of the policy tools that an administration can implement is the imposition of tariffs, or the threats thereof. The scope, implementation, and duration of tariffs can create uncertainty domestically and globally. Industries that rely on imported raw material or that have heavily integrated cross-border manufacturing practices may be most impacted by the imposition of tariffs. However, it is challenging to predict the impact of actual and/or threatened tariffs and impossible to predict future policy decisions. When tariffs are imposed, there is also a higher probability that retaliatory tariffs could be imposed, which could further impact industries and products. Tariffs in general can also permanently alter global supply chains and have far-reaching indirect impacts. Tariffs can hurt economic growth and add to inflation, which can lead to rising interest rates.

Artificial Intelligence ("AI") Risk: We may use programs and systems that utilize AI, machine learning, probabilistic modeling, and other data science technologies when delivering our services. Clients should note that AI Tools are highly complex, and are known to have been flawed, hallucinate, reflect biases included in the data on which such tools are trained, be of poor quality, or be otherwise harmful. AI Tools present Cybersecurity Risk. The U.S. and global legal and regulatory environment relating to the use of AI Tools is uncertain and rapidly evolving, and could require changes in the firm's implementation of AI Tools and increase compliance costs and the risk of non-compliance. Further, the firm may rely on AI Tools developed by third parties, and the firm has limited control over the accuracy and completeness of such AI Tools.

Clients should review this section together with Item 4 and the Firm's advisory agreement and should ask the Firm any questions about the risks of its strategies.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose material facts about any legal or disciplinary event that would be material to a client's evaluation of the Firm or the integrity of its management. Neither Primaris nor its management has ever been subject to legal or disciplinary events.

Item 10 – Other Financial Industry Activities and Affiliations

The Firm is not registered, and does not have an application pending to register, as a broker-dealer or as a futures commission merchant, commodity pool operator, or commodity trading advisor. Neither the Firm nor its management person is a registered representative of a broker-dealer.

Neither the Firm nor its management person has a material relationship or arrangement with any other financial industry entity that would create a material conflict of interest. The Firm's principal owns an outside business that is not a financial industry activity; that activity is described in Items 11 and 19.

The Firm does not recommend or select other investment advisers for its clients and does not receive compensation from any other adviser.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Code of Ethics
The Firm has adopted a written Code of Ethics that sets out the standards of conduct expected of its supervised persons, reflects the Firm's fiduciary duty to its clients, and addresses, among other things, the protection of material non-public information, personal securities transactions and reporting, gifts and entertainment, and confidentiality. The Firm will provide a copy of its Code of Ethics to any client or prospective client upon request, by contacting the Firm at 858.652.9017 or bobby@primariswealth.com.

Participation or interest in client transactions and personal trading
The Firm does not buy securities from, or sell securities to, its clients as principal, and does not recommend securities in which it has a material undisclosed financial interest. The Firm's principal trades for his own account and may buy or sell the same securities that the Firm recommends to, or holds for, clients. This creates a conflict of interest, because the principal could benefit from the market activity of clients or could be tempted to favor his own trades.

The Firm addresses this conflict through its Code of Ethics and personal-trading policies, which include a "clients first" principle: when the Firm intends to trade a security for client accounts and the principal intends to trade the same security personally, the Firm executes the client transactions before the principal's personal transactions in that security, except where the personal order is included in the same aggregated order and receives the same average price. The principal does not trade ahead of known pending client orders, and the Firm reviews and documents personal trading for any pattern that could disadvantage a client.

Item 12 – Brokerage Practices

While you are free to choose any broker-dealer or other service provider, we recommend that you establish an account with a qualified brokerage we recommend. We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by recommended broker-dealers, including the value of the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of the services recommended broker-dealers provide, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

Best execution
When the Firm has the authority to select brokers or direct execution, it seeks best execution, meaning the most favorable terms reasonably available under the circumstances, considering price as well as execution quality, reliability, and the range of services provided.

Soft dollars
The Firm does not have any soft-dollar arrangements; it does not receive research or other products or services from a broker-dealer or third party in exchange for directing client brokerage. If soft dollar arrangements are entered into in the future that must be disclosed to the client prior to the signing of an advisory contract.

Directed brokerage
Clients may instruct our firm to use one or more particular brokers for the transactions in their accounts. If you choose to direct our firm to use a particular broker, you should understand that this might prevent our firm from aggregating trades with other client accounts or from effectively negotiating brokerage commissions on your behalf. This practice may also prevent our firm from obtaining favorable net price and execution. Thus, when directing brokerage business, you should consider whether the commission expenses, execution, clearance, and settlement capabilities that you will obtain through your broker are adequately favorable in comparison to those that we would otherwise obtain for you.

Trade aggregation
When the Firm decides to buy or sell the same security for more than one client account at the same time, it may aggregate (block) the orders. When orders are aggregated, all participating accounts receive the same average price, and the Firm allocates filled shares on a pro-rata basis so that no account is systematically favored. The Firm does not favor its own accounts or those of related persons in allocation.

Item 13 – Review of Accounts

Robert Schuman, the Firm's principal, Managing Member, Investment Adviser Representative, and Chief Compliance Officer, reviews managed accounts on at least a quarterly basis, and more frequently in response to material changes in a client's circumstances or in market conditions. Reviews consider whether the account remains consistent with the client's objectives, risk tolerance, and any restrictions.

Clients receive account statements directly from the qualified custodian at least quarterly. The Firm encourages clients to review those statements and to compare them with any reports or invoices the Firm provides. Financial planning engagements result in the deliverables agreed with the client and are not subject to ongoing account review unless the client also engages the Firm for investment management.

Item 14 – Client Referrals and Other Compensation

The Firm does not receive any economic benefit from any non-client third party for providing investment advice or other advisory services to its clients. The Firm does not directly or indirectly compensate any person who is not a supervised person for client referrals and does not pay or receive referral fees. The Firm's only compensation is the advisory fees described in Item 5.

Item 15 – Custody

As paying agent for our firm, your independent qualified custodian will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your account(s) causes our firm to have limited custody of your funds and securities. We do not have physical custody of any of your funds or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements directly from that custodian at least quarterly, and those statements will indicate the amount of our advisory fees deducted from your account(s) each billing period. Because we deduct our fees directly from your account, we also send you an itemized invoice at the time of each deduction, showing the amount of the fee, the formula we used to calculate it, the amount of assets under management on which the fee is based, and the time period it covers. You should carefully review your custodian's account statements and compare them to the invoices we send, and contact us with any questions or discrepancies.

Item 16 – Investment Discretion

The Firm manages client accounts on a discretionary basis. Before the Firm exercises discretion, the client grants the Firm discretionary authority in the written advisory agreement, which constitutes a limited power of attorney. This authority permits the Firm to determine the securities to be bought or sold and the amount and timing of transactions, without obtaining the client's prior consent for each transaction, subject to the client's stated objectives and any reasonable written restrictions the client imposes. The Firm's discretionary authority does not permit it to withdraw assets from the account other than its authorized fees.

Item 17 – Voting Client Securities

The Firm does not vote proxies on behalf of clients. Clients retain the right and responsibility to vote proxies for the securities held in their accounts and will receive proxy materials directly from the custodian. Clients may contact the Firm with questions about a particular proxy matter, but the Firm will not vote on the client's behalf.

Item 18 – Financial Information

Primaris is not required to disclose any financial information because The Firm does not require or solicit the prepayment of more than $500 in fees per client six or more months in advance, The Firm is not aware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments to clients, and The Firm has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19 – Requirements for State-Registered Advisers

Principal executive officer and management person
The Firm's sole principal executive officer and management person is Robert Schuman. Mr. Schuman is the Principal, Managing Member, Investment Adviser Representative, and Chief Compliance Officer. He graduated from CSUN with a degree in Economics. At CSUN, Mr. Schuman was a member of the baseball team and the founder of the FCA program on campus. Upon graduation, Mr. Schuman played parts of two seasons of professional baseball before transitioning into politics, finance, and policy work. He formerly held a Series 7 and 66 license and currently holds his Series 65 license.

Other business activities
The Firm's principal owns and operates a seasonal holiday lighting installation business. This is not a securities or investment-related business. The principal may devote a limited amount of time to that business, primarily during the holiday season. The Firm does not believe this activity creates a material conflict with its advisory clients, and the principal will not allow it to compromise the Firm's service to clients or use it to offer securities to advisory clients.

Performance-based fees
The Firm does not charge performance-based fees.

Disciplinary and other disclosures
None

Relationships with issuers of securities
None.

FORM ADV PART 2B

Brochure Supplement

Supervised Person

Robert Schuman

Primaris Wealth Management LLC

417 N Gadsden Street, Suite 114

Tallahassee, FL 32301

Phone: 858.652.9017 | Email: bobby@primariswealth.com

Firm CRD No.: 343116

Individual CRD No.: 6888647

July 13, 2026

This brochure supplement provides information about Robert “Bobby” Schuman that supplements the Primaris Wealth Management LLC brochure. You should have received a copy of that brochure. Please contact Robert Schuman at 858.652.9017 or bobby@primariswealth.com if you did not receive Primaris Wealth Management LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Schuman is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Name: Robert “Bobby” Schuman **Year of birth:** 1994

Formal Education After High School

Bachelor of Science in Economics, California State University, Northridge, 2016.

Business Background

Robert Schuman is the founder, owner, and principal of Primaris Wealth Management LLC, which he established in 2026 and where he serves as the firm's Investment Adviser Representative. Since 2025, he has also served as a Senior Policy Analyst with the Florida Senate Majority Office in Tallahassee. From 2024 to 2025, he was a Policy Advisor to the Texas Senate, and in 2024 he served as Campaign Manager for the Helen Kerwin campaign. In 2023, he was Legislative Director in the Texas House of Representatives, and in 2022 he served as a Regional Director for Texans for Greg Abbott. Across these positions, his work centered on fiscal policy and analysis, the preparation of briefings and reports, and the management of operations, staffing, and logistics.

Since 2018, Mr. Schuman has also owned and operated La Jolla Lights, a seasonal lighting installation business. Earlier in his career, from 2018 to 2019, he served as a Financial Consultant with AXA Equitable, where he advised clients on investments, insurance, retirement, and estate planning and conducted equity research.

Examinations and Licenses

Series 65 (2026)
The Series 65, officially called the Uniform Investment Adviser Law Examination, is created by the North American Securities Administrators Association (NASAA) and administered by the Financial Industry Regulatory Authority (FINRA) to ensure that investment advisers understand legal, ethical, and financial standards required to provide advice to clients. Passing this exam allows individuals to legally offer investment advisory services for a fee, rather than earning commissions like brokers.

SIE (2018)
The Securities Industry Essentials (SIE) Exam is administered by FINRA (Financial Industry Regulatory Authority) as a foundational assessment for prospective securities industry professionals. It evaluates basic knowledge of the industry, including types of financial products and their risks, market structure, regulatory agencies and their functions, and prohibited practices

Item 3 – Disciplinary Information

Mr. Schuman does not have any legal or disciplinary events.

Item 4 – Other Business Activities

Mr. Schuman is the owner of La Jolla Lights, a seasonal holiday and event lighting installation business that operates under a different name from the firm. This activity is not investment-related and does not involve the offer or sale of securities or insurance products. It is seasonal, with most activity occurring during the Christmas holiday period, and does not create a material conflict of interest with the firm’s advisory clients.

Item 5 – Additional Compensation

Mr. Schuman does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 – Supervision

Primaris Wealth Management LLC is a solo advisory firm. Mr. Schuman is the firm’s sole owner and managing member, its only investment adviser representative, and its Chief Compliance Officer. As Principal and Chief Compliance Officer, Mr. Schuman is responsible for supervising his own advisory activities, including monitoring the advice he provides to clients for consistency with each client’s stated investment objectives and risk tolerance, the firm’s investment process, and the firm’s Code of Ethics and written compliance policies and procedures.

Because the firm has no other supervised persons, Mr. Schuman supervises himself. The firm’s compliance program is designed to provide a structured framework for that self-supervision. Mr. Schuman can be reached at 858.652.9017 or bobby@primariswealth.com.

Item 7 – Requirements for State-Registered Advisers

Mr. Schuman has not been found liable in, and has not been the subject of, any arbitration claim or any civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. Mr. Schuman has not been the subject of a bankruptcy petition.