



April 1, 2026

Summary of Material Changes

AE Wealth Management, LLC (“AEWM”) filed its annual updates to its firm brochure and wrap fee program brochure in March 2026. AEWM’s brochures (also referred to as “Form ADV Part 2A” and “Form ADV Part 2A Appendix 1”) contain information such as the types of advisory services AEWM offers, AEWM’s fee schedule, investment strategies, and other important information about the company. These brochures are the primary disclosure documents that AEWM provides to clients.

Enclosed are the Notices of Material Changes from each of the brochures. If you have questions as to which program you fall under, please contact your investment advisor representative. You may access AEWM’s updated brochures at AEWealthManagement.com. You can also call [866.363.9595](tel:866.363.9595) or email compliance@ae-wm.com to request an updated brochure. Additional information about AEWM, including the firm’s brochures, can be found by visiting the Investment Adviser Public Database at adviserinfo.sec.gov.

Also enclosed is a copy of AEWM’s Relationship Summary and annual Privacy Notice. The Relationship Summary gives basic information about our firm such as services offered and fees charged for those services. The Privacy Notice briefly describes how we collect your personal information, how we protect your personal information, and under what circumstances we may share your personal information.

Reasonable Restrictions

Finally, as always, please contact your investment advisor representative if your financial situation or investment objectives have changed or if you wish to impose or modify a reasonable restriction in your account(s). For example, restrictions may be placed on your account to restrict certain financial products or individual securities being purchased (e.g. tobacco-based securities) or from publicly traded companies based in specific global regions. Reasonable restrictions can impact product availability and performance and may cause your investment advisor representative to deviate from investment decisions he or she would otherwise make to manage your account(s).

We thank you for the opportunity to service your financial needs. If you have any questions about any of the information you received today, please do not hesitate to contact AEWM at [866.363.9595](tel:866.363.9595).

Thank you,
AE Wealth Management

Item 2 – Material Changes (Firm Brochure)

This section discusses material changes that have been made to this Brochure since the last amendment. The last amendment was filed on October 1st, 2025, and since that time, the following material changes have been made:

The language throughout this brochure has been amended for clarity and to make the information easier to read and understand. Additionally, we have updated the information in Item 9 to reflect the Adviser's current disciplinary disclosures.

Item 2 – Material Changes (Wrap Fee Brochure)

This section discusses material changes that have been made to this Brochure since the last amendment. The last amendment was filed on October 1st, 2025, and since that time, the following material changes have been made:

The language throughout this brochure has been amended for clarity and to make the information easier to read and understand. Additionally, we have updated the information in Item 9 to reflect the Adviser's current disciplinary disclosures.