



Wellment Financial Form CRS Relationship Summary February 2026

Wellment Financial ("Wellment") is registered with the U.S. Securities and Exchange Commission ("SEC"). We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Wellment offers investment advisory services to retail investors. Wellment is a retirement planning firm that offers investment management services with a focus on tax planning. Wellment will tailor a program for each individual client based on risk profile and using tax strategies to minimize overall taxation. Our service includes regular and ongoing monitoring of your account. The account minimum is \$250,000 in investable assets and can be waived at the discretion of management. Wellment will manage your account on a discretionary or non-discretionary basis. Discretionary authority means that we are authorized to buy and sell securities for your account without your permission. In a non-discretionary relationship, we will make recommendations to you, but you will make the ultimate decision regarding the purchase or sale of investments.

We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian platform. Wellment utilizes a Sub-Advisor for its investment management services for retail clients. These services are through separately managed accounts managed by the Sub-Advisor on behalf of Wellment or as an account managed in a wrap fee program sponsored by the Sub-Advisor. You can find more detailed information about all of our services by reviewing our Form ADV 2A.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

- ***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?***

What Fees Will I Pay?

Description of Principal Fees and Costs: Fees charged for our Investment Management Services are charged based on a percentage of assets under management, billed in arrears on a monthly basis, and calculated based on the average daily balance of your account during the billing period. The maximum annual fee for our asset management services does not exceed 2.00%. The investment management fee charged to each client includes a portion attributable to Wellment's Advisory fee, the Sub-Advisors fee, the model manager fee and transaction cost. We utilize a wrap fee program sponsored by the Sub-Advisor. A wrap fee program is an investment program where the client pays one stated fee that includes management fees, transaction costs, fund expenses and other administrative fees. When the account is invested in a wrap fee program, the fees and costs associated with obtaining these services and investments outside of the wrap program may be less than those acquired through the wrap program. Under a non-wrap fee program, you will be charged transaction costs separately. In both instances, you will also be charged internal fees and expenses by the funds we invest in within your account. One-time financial planning services can be provided as a one-time fixed fee ranging between \$1,000 and \$24,000 or ongoing financial planning services can be provided under a monthly fee arrangement ranging between \$300 and \$1,500 per month. All fees are due immediately upon completion and delivery of the financial plan or consultative meetings/project. Any fees we charge for financial planning services will not cover the costs associated with implementing any recommendations we may make.

Since we are an investment adviser which charges an asset-based fee, the more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and therefore Wellment has an incentive to encourage you to increase the assets in your account.

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Additional Information: 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.

The fees for investment advisory services are described in further detail in our firm's Form ADV, in particular, Part 2A brochure, Item 5.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

- **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 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.

Some of our financial professionals are licensed as insurance agents, independently or through FSR Insurance Planning Ltd, an affiliated insurance agency. In addition to our services, your financial professional may 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. Your financial professional and/or our affiliated Insurance firm will earn commission-based compensation and other incentives from third-party insurance intermediaries, such as training, marketing, travel expenses, or participation in bonus programs, for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals or affiliated Insurance firm.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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

Additional Information: For more detailed information regarding conflicts of interest, please see our Form ADV, Part 2A brochure.

How Do Your Financial Professionals Make Money?

Wellment's financial professionals are paid a salary and non-cash compensation in the form of an employee benefits package. Some of our advisors also serve as licensed insurance agents and receive commissions, incentives, bonus, and other economic incentives for selling insurance products. The receipt of such compensation creates a conflict of interest.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No, we do not have any legal or disciplinary history to report. Please see Investor.gov/CRS for a free search tool to research Wellment and our financial professionals.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

- **As a financial professional, do you have any disciplinary history? If so, for what type of conduct?**

Additional Information

You may find additional information about Wellment on the SEC's website at www.adviserinfo.sec.gov. Please call us at 630-993-8200 for up-to-date information about our firm and to request a current copy of our relationship summary.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser?**
- **Who can I talk to if I have concerns about how this person is treating me?**