Relationship Summary **September 2026**

Investlinc Wealth Services, LLC ("IWS") is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and, as a retail investor, we feel it is important for you to understand the differences. Investor.gov/CRS is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

We encourage you to ask us questions. We have provided some suggested starting questions throughout this Relationship Summary.

"Given my financial situation, should I choose an investment advisory service? Why or why not?"

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including, but not limited to, portfolio management and financial planning services. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

"How will you choose investments to recommend to me?"

Our Chief Investment Officer reviews and sets the firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted typically on a quarterly basis, but no less that often than annually. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

We manage portfolios on both a discretionary and non-discretionary basis. When you grant us discretionary authority, this means we don't need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. For non-discretionary portfolio management, we will obtain your consent before each securities transaction, which means you make the ultimate decision regarding all buys and sells of investments. We generally require a minimum account size of $350,000, which may be waived at our discretion.

"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

For more detailed information about our services, please request a copy of the firm's disclosure Form ADV, Part 2A brochure. This brochure can also be found here: Form ADV, Part 2A.

What fees will I pay?

IWS provides portfolio management and financial planning and consulting services. Our portfolio management fees are based on your total assets under management with us. Annual fees for portfolio management range from .75% to 1.00%. Fees are negotiable for asset values of $3 million and above. The percentage amount we charge goes down as your assets grow. We bill our fee quarterly in advance, usually deducted automatically from your account. Financial planning services for clients with assets under our management are offered free of charge or at reduced rates on an hourly or fixed fee basis. Our hourly rate is $250 for personal planning and $350 for business-related planning. Our fixed fee planning ranges from $7,500 to $10,000 depending on the complexity.

"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?"

Our fees are negotiable. When we charge an asset-based fee, the more assets we manage results in a lower rate paid to us by you, yet a higher total in management fees to us, thus creating a potential conflict because we have an incentive to encourage you to increase the assets we manage for you.

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer fees, wire transfer and electronic fund fees, or other fees and taxes on brokerage accounts and securities

transactions. Mutual funds and exchange-traded funds also charge internal management fees, which reduce the value of your investment over time. We do not receive any portion of these costs or fees, and as your fiduciary, we pay close attention to them and seek to drive them down over time. If you purchase insurance products through IWS our affiliate Investlinc Classic, Inc. and the insurance licensed professional will receive customary commissions. You are not obligated to purchase insurance through our affiliate or our advisory representatives.

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 click on the following link to review our Form ADV, Part 2A and scroll to (Item 5, Item 6, and Item 12) for more detailed information about fees and costs.

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 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 are some examples to help you understand what this means. Some examples of actual or potential conflicts of interest include how we are paid, non-cash benefits we receive from third parties, other business activities, and the personal trading activities of our individual advisory professionals. Our firm's Form ADV, Part 2A and the Part 2B supplement for your advisory professional provide details about applicable conflicts.

We have an incentive to recommend our clients utilize Charles Schwab & Co., Inc. because we receive other benefits, such as access to research, technology services, and seminars through our relationship with this custodian. If a client were to ask us for a recommendation regarding paying down outstanding debt or adding to your investment accounts we manage, we have an incentive to recommend adding to your investments, as that would likely increase our advisory fee. In addition, we have an affiliate licensed insurance agency, and our advisory representatives are typically licensed insurance agents. We have an incentive to recommend the purchase of insurance products through us as both the individual representative and Investlinc Classic, Inc. will receive customary commissions which are in addition to our advisory fees. Clients are under no obligation to purchase insurance products through us or our affiliates.

IWS' Form ADV, Part 2A contains detailed information about our conflicts of interest.

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

How do your financial professionals make money?

Our financial professionals receive variable compensation related to the number of clients served and total advisory fees generated. This creates a financial incentive to solicit and retain clients. For those who maintain an insurance license, they will receive customary commissions on insurance products. This creates a financial incentive for them to recommend insurance products

Do you or your financial professionals have legal or disciplinary history?
NO. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

For more detailed information about our firm, you can visit the SEC's public disclosure website at www.adviserinfo.sec.gov. You may also contact us at (714) 563-3500 and speak to your advisory professional or our Chief Compliance Officer or to request a copy of this Relationship Summary.

"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?"