FORM ADV, PART 3

Client Relationship Summary

August 16, 2026

Item 1 — Introduction

Virtus Financial Partners ("VFP") is an investment adviser registered with the United States Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 — Relationship and Services

What investment services and advice can you provide me?

VFP offers investment advisory services, which are fully described in our Form ADV Part 2A ("Disclosure Brochure"). Our services include portfolio management, investment analysis, and financial planning for individuals, high-net-worth individuals, and small businesses. As part of our standard investment management services, we review our clients' accounts on an annual basis, or when conditions would warrant a review. Factors that trigger reviews include a specific client request, changes in market conditions, a change in your goals and objectives, a change in employment, or a change in recommended asset allocation weightings. Financial planning and investment consulting recommendations are not actively monitored.

We accept discretionary authority to implement the recommended transactions in client accounts. Through our portfolio management services, we can utilize individual stocks, bonds, ETFs, mutual funds, and other securities, as well as managed portfolios from third-party investment managers. We do not offer advice only with respect to proprietary products. We do not use "wrap programs" or other mass-distribution programs. We manage accounts on a client-by-client basis, and often on an account-by-account basis. There are no material limitations to our monitoring.

Additional information about our services can be found in Items 4, 5, and 7 of our ADV Part 2A Firm Brochure, upon request or by visiting: https://adviserinfo.sec.gov/firm/summary/323365

> *Conversation Starters — ask us:* "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?"

Item 3 — Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We assess our fees quarterly in advance based on the market value of the client's account(s), as determined by the custodian, on the last business day of the quarter. Our fee for advisory services is based on a percentage of the assets in your account and is set forth in our investment advisory agreement; including any third-party manager fees, the total advisory fee will not exceed 2.5% per annum. Advisory fees charged by third-party managers to whom we allocate your assets are separate and apart from our fees and will reduce the value of your investments.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, third-party money managers, and custodians. These charges may include securities brokerage commissions, transaction fees, custodial fees, fees charged by independent managers, margin costs, charges imposed directly by a mutual fund or ETF in a client's account as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Financial planning is provided on an hourly basis of up to $500 per hour, or on a fixed monthly fee of up to $595 per month.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account. 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.

For additional information, please see our Form ADV Part 2A brochure, specifically Item 5. Some fees create conflicts of interest, described below and in more detail in our Firm's ADV Part 2A.

> *Conversation Starter:* "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 providing recommendations 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. The following are examples to help you understand what this means:

- VFP and/or its investment advisory representatives may from time to time purchase or sell products or investments that they also recommend to clients. In such circumstances, our firm or its representatives may have a financial interest in recommending investments that our firm or its representatives also own.
- **Third-party payments.** When we recommend or select investments for your account, we do not receive compensation from any third party for those investment recommendations. Separately, we do receive other third-party payments that create conflicts: (1) VFP receives a one-time referral fee from certain unaffiliated banks for referring individuals to them for loans designed to build or grow their practices, and a one-time referral fee from an unaffiliated firm for referring clients for student-loan planning and refinancing; and (2) our supervised persons are also licensed insurance agents and, in that individual capacity, may recommend insurance products and earn commissions. These arrangements give us and our supervised persons an incentive to make those referrals and recommendations.

> *Conversation Starter:* "How might your conflicts of interest affect me, and how will you address them?"

Additional information about our conflicts of interest can be found throughout our ADV Part 2A Disclosure Brochure, which you may request directly or view here: https://adviserinfo.sec.gov/firm/summary/323365

How do your financial professionals make money?

Our financial professionals are compensated through the receipt of a portion of the revenue we receive for the advisory services we provide. The portion paid to our financial professionals does not vary based on the type of investments that are recommended. However, as described above, our financial professionals are also licensed as insurance agents and, when acting in that capacity, will earn commissions.

Item 4 — Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professionals.

> *Conversation Starter:* "As a financial professional, do you have any disciplinary history? For what type of conduct?"

Item 5 — Additional Information

For additional information on our investment advisory services and to request a copy of this relationship summary, go to IAPD at https://adviserinfo.sec.gov/firm/summary/323365

You can also find additional information about our services and request a copy of the relationship summary by visiting virtusfinancialpartners.com, emailing sstewart@virtusfp.com, or calling us at (407) 267-8445.

> *Conversation Starters — ask us:* "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?"