WPG Advisers, LLC
Form CRS Relationship Summary
March 27, 2026

WPG Advisers, LLC ("our", "we" or "us") is an Investment Adviser registered with the U.S. Securities and Exchange Commission (SEC).

Please be aware that Brokerage and Investment Advisory services and fees differ. It is important for you to understand these differences. Information on the differences between these services, as well as free and simple tools to research firms,financial professionals, and general investment topics are available at www.Investor.gov/CRS.

What investment services and advice can you provide me?

We provide investment advisory services, including discretionary management to individuals, trusts and estates (our "retail investors").

When a retail investor engages us to provide discretionary investment management services, we shall monitor, on a continuous basis (at least quarterly), the investments in the accounts over which we have discretionary authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. If you engage us on a non-discretionary basis, we cannot affect transactions in your account without your prior approval. Our authority over your account(s) shall continue until our engagement is terminated. Our advisory services include accounts that use mutual funds and exchange traded funds (ETFs), and SEI Private Trust Company accounts that use third party managed portfolios.

We offer investment management and financial planning services as part of our standard investment advisory engagement. However, we may be engaged to provide financial planning services on a separate fee basis. When we provide financial planning services and consulting services, we rely upon the information provided by you for our financial analysis. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

Additional Information: For more detailed information about our Advisory Business and the Types of Clients we generally service, please See Items 4 and 7, respectively in our Form ADV Part 2A.

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?

We build portfolios using mutual funds, exchange traded funds (ETFs), domestic and international equities, fixed income securities, and variable annuities. We also offer advisory services on Qualified Retirement Plans. We advise Qualified Retirement Plans on a nondiscretionary basis. SEI's third-party managers will invest your account on a discretionary basis using mutual funds, ETFs, and other securities. Your adviser, and SEI's third-party manager will monitor your advisory account and investments as part of your services. You must meet certain investment minimums to open an advisory account for certain third-party managers. For additional information, please see our Form ADV Part 2A.

What fees will I pay?

The fees you pay depend on whether you utilize brokerage services, advisory services, or both. For brokerage accounts, the fees and costs are transaction-based fees for execution of securities trades. Depending on the investment product, these fees can include up-front commissions, as well as fees that are charged on an on-going basis for as long as you hold the investment ("trails"). You will also pay fees for custodial or administrative services, as well as fees and expenses that are included in the expense ratios of certain of your investments, including in mutual funds, ETFs, and variable annuities.

For advisory services, fees are paid to the custodian of the account (Schwab or SEI) and also to your adviser. The adviser's fees are "asset-based" meaning that the fee is calculated as a percentage of the assets invested in your advisory account, according to the fee schedule in your advisory agreement with us. Our standard annual investment advisory fee is based upon a percentage of the market value of the assets placed under our management ("AUM") generally range from negotiable up to 1.00%. Our planning and consulting fees are negotiable, but generally range up to $25,000 on a fixed fee basis, and from $250 to $500 on an hourly basis, depending upon the level and scope of services to be provided. We do not generally require a minimum asset level to manage your assets and we do not have a minimum annual fee in connection with our investment management services.

Our clients pay the advisory fee in arrears at the end of each quarter. You may also pay miscellaneous fees that your account's custodian may charge, including wire fees, transfer fees, bank charges and other fees. These other fees areincluded in the expense ratios of certain investments, including in mutual funds and ETFs.

You will pay fees on your account 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.

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 broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation and act as your Investment Adviser, we have to act in your best interest and not put our interest ahead of yours. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice that we provide you. Here are some examples to help you understand what this means.

• Recommendation of Insurance Products: We may recommend insurance products in planning. We earn commissions on premium payments made to these products.

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

How do your financial professionals make money?

Your adviser's compensation relates to several factors. They receive quarterly advisory fees on Investment Advisory accounts. They can also receive commissions on sales of Insurance Products. The compensation is paid to WPG Advisers, LLC or directly to the adviser.

Does WPG Advisers, LLC or any affiliated financial professionals have legal or disciplinary history?

Yes. You can visit www.Investor.gov/CRS for a free tool to research WPG Advisers, LLC and our financial professionals. Furthermore, we encourage you to ask your financial professional*: As a financial professional, do you have any disciplinary history? If so, for what type of conduct*?

Additional Information

For additional information about our services, see WPG Advisers Form ADV, Form ADV 2, and Form ADV 2A. If you wouldlike additional, up-to-date information or a copy of this disclosure, please contact Nicole Reese at 410-522-2030, or by email, Nicole@wpgfinancial.com.

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