

Wells Global Investment Advisers LLC

Customer Relationship Summary (Form CRS)

Helping You Make an Informed Decision

March 2023

Introduction

Wells Global Investment Advisers LLC ("Wells Global") is registered with the Securities and Exchange Commission ("SEC") as an investment advisory firm that provides advice to help you achieve your financial goals. The services offered and fees charged differ between a broker-dealer and an investment advisory firm. It is important for you to understand the differences. This document provides answers to questions you may have about ways to work with us, the services and products we offer, and the fees we charge.

Access Educational Tools: Free and simple tools are available for you to use at [Investor.gov/CRS](https://investor.gov/CRS), a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing. To learn more about Wells Global you may go to FINRA's BrokerCheck at <https://brokercheck.finra.org/>

This relationship summary provides information that helps you make an informed decision about whether to invest with us and will answer the following questions:

- *What investment services and advice can you provide me?*
- *What fees will I pay?*
- *What are your legal obligations to me when acting as my investment adviser? How else does the firm make money and what conflicts of interest do you have?*
- *How do your financial professionals make money?*
- *Do you or your financial professionals have legal or disciplinary history?*
- *Where can I find additional information?*

Terms to understand

A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which the firm will usually receive a commission. An investment adviser (such as Wells Global) is typically a firm that provides investment advice or conducts securities analysis in exchange for a fee.

What investment services and advice can you provide me?

We offer investment advisory services. We are not a broker-dealer and therefore do not offer execution of transactions, custody and other brokerage services.

Ways to work with us:

We can provide investment strategies and recommendations and guidance specific to your needs and goals. We can help you in person or on the phone.

Services Provided:

Our Investment Advisory Services: The primary service Wells Global offers retail investors is discretionary investment advice, which is detailed in our Form ADV.

Investment Authority:

In discretionary advisory account programs, we make the investment recommendations for you based on your investment objectives and risk tolerance. You provide us with the authority to place the trades based on those recommendations for you.

Limited Investment Offerings:

While we offer a broad spectrum of investment products, we do not make available every investment product in the market. We do not seek to offer products that are necessarily the least expensive nor the most expensive. We offer mostly mutual funds. We may also offer annuities, stocks, exchange traded products and other products.

Account Minimums and Other Requirements:

Our advisory programs have minimum investment requirements. The advisory relationship is subject to the terms of the investment management agreement that you sign and does not begin until the agreement is accepted by us.

Services we do not provide and activities we do not participate in: We do not produce and/or sell proprietary products; conduct sales contests or have production quotas; pay others that may refer you to us or receive compensation for referring you to other professionals.

The investment products we offer are typically subject to minimum deposits and may vary between the products. The minimum deposits are outlined in each product's respective prospectus, agreement, and contract summaries.

You may obtain more detailed information about our investment advisory services in our: Form ADV upon request from our offices. Securities offered through Valor Financial Securities LLC, Member FINRA/SIPC/MSRB. Investment advisory services are offered through Wells Global Investment Advisers LLC, an SEC Registered Investment Adviser. These members of the Wells family of companies are separate firms that share common ownership. We do not guarantee returns and past performance is no guarantee of future performance. Investments and strategies offered carry investment risks.

Conversation corner

Questions you might wish to ask when considering our services:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your registrations, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

The services and fees for each type of service differ and it is important for you, the retail investor, to understand these differences.

- In our investment advisory relationships, you are charged an agreed-upon percentage based on the assets held in your account, also known as an asset-based fee, each quarter. The standard fee varies by advisory program and covers the cost of our advice. Because the fee is typically based on the value of your account, we face a conflict in that we have an incentive to encourage you to increase the assets in your account.
- Depending on the level of trading in your account, paying an asset-based fee could cost more or less than separately paying for each transaction through a commission-only brokerage account.
- Other Fees – Applicable to both brokerage and investment advisory services:
You may also incur other fees and costs related to your investments and brokerage or investment advisory services. These include but are not limited to the following: annual account and custodian fees, mortality and expense fees associated with your annuity investments, fees for riders you select with your annuity investments, 12b-1 distribution fees on mutual funds and annuities plans; mutual fund and annuity management fees, account maintenance and termination fees, ticket charges, processing and other fees. You will be charged interest on any amount borrowed through margin loans.

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 expenses you are paying. You can find more detailed information about fees and costs related to our services as an investment advisor in Form ADV for Wells Global.

What are your legal obligations to me when acting as my investment adviser? How else does the firm make money and what conflicts of interest do you have?

When we provide advice, we shall consider the elements of care, skill and cost, among other things, to help us determine what investments are in your best interest. We place your interests ahead of ours. Regardless, subjectivity may cause perceptions to vary. 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 is an example to help you understand what this means.

- Third-Party Payments: Some third-party product vendors provide reimbursement (or revenue sharing) to a company under common ownership with Wells Global to help pay for client meetings and/or marketing efforts or expenses. The product providers are under no obligation to provide support. Payments are not tied to sales of products. This payment creates a conflict in that we have an incentive to recommend third-party product vendors that provide reimbursement over those vendors that do not reimburse or that provide smaller amounts of additional assistance.

You can find more detailed information about fees and costs related to our services in a variety of ways, including (but not necessarily limited to) the following: Form CRS (Relationship Summary), Form ADV, confirmations, account statements, account agreements, disclosures specific to types of accounts (e.g., margin, option, IRAs, etc.), disclosures specific to certain securities or products (e.g., risk, conflicts of interest, material limitations), agreements for services including costs, prospectuses, oral disclosures by your representative.

How do your financial professionals make money?

The financial professionals at Wells Global, who are investment advisory representatives, are paid a salary. They may also share in company profits and/or the advisory fees that the firm receives. Noncash compensation is provided to investment advisory representatives if they attend educational trips or meetings sponsored by external vendors, such as mutual fund companies and insurance carriers. Financial professionals could also receive promotional items of nominal value, meals with representatives of the product provider, entertainment hosted by the product provider, and other nominal noncash compensation from product providers. The receipt of noncash compensation and other items from product providers creates a conflict in that there is an incentive for financial advisors to recommend those providers' products over other products.

Our financial professionals have moral, ethical, regulatory and legal obligations that work to counterbalance conflicts. Wells Global has established policies and a Code of Conduct that creates controls to conform to our required regulatory requirements.

In most cases the financial professional conducting your advisory relationship may also be serving in a brokerage capacity. A fiduciary standard applies to Wells Global.

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

No. Visit www.investor.gov/CRS for a free and simple search tool that you can use to research us and our investment advisory representatives.

How to find additional information:

Call us at 863-294-3361 to obtain additional information about our investment advisory services and to request a copy of this Customer Relationship Summary, and/or Form ADV.

Conversation corner

Questions you might wish to ask when considering our services:

- 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?

Conversation corner

Questions you might wish to ask when considering our services:

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

Conversation corner

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is my primary contact? Does he or she represent a brokerage firm or an investment adviser of both? Whom can I talk to if I have concerns?