

# DW Investment Solutions, Inc.

Brochure Date: 05/29/2026

## ADV Part 3 Client Relationship Summary

### Item 1: Introduction

DW Investment Solutions, Inc. (hereinafter “DWIS”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationships and Services

**Questions to 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?*

#### What investment services and advice can you provide me?

Our firm primarily offers portfolio management and financial planning services to retail clients. As part of our standard services, we monitor client accounts at least quarterly. With your approval, we typically provide discretionary management without material limitations. We limit our advice primarily to mutual funds, equities, bonds, fixed income and debt securities, ETFs, REITs, government securities, and insurance products, including annuities. We do not have a minimum account size for accounts held at Altruist Financial LLC; TIAA CREF accounts generally require a \$30,000 minimum. Please see Items 4 and 7 of our Form ADV Part 2A Brochure for additional information.

### Item 3: Fees, Costs, Conflicts, and Standard of Conduct

**Questions to ask us:** *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? How might your conflicts of interest affect me, and how will you address them?*

#### What Fees will I pay?

Our fees vary depending on the services you receive. For portfolio management, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us, which creates an incentive for us to increase those assets. Financial planning fees are generally based on the amount of work we expect to perform. Portfolio management fees are typically

charged quarterly in advance. You will pay our fees even if there are no transactions in your account, and our advisory fee generally does not vary based on the type of investments selected.

### **Third Party Costs:**

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets. Additionally, you will sometimes pay small transaction fees when we buy and sell an investment for 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. Please also see our Brochure for additional details.

### **Conflicts of Interest:**

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. We charge an asset-based fee for portfolio management, therefore we have an incentive to encourage you to increase the assets in your advisory account, including by transferring or retaining assets with us. We also have an incentive to recommend ongoing portfolio management rather than one-time financial planning because ongoing management generally generates more compensation over time.

### **How do your financial professionals make money?**

Our financial professionals are compensated from the advisory fees the firm receives. Compensation may be affected by the amount of client assets they service and the revenue the firm earns from advisory services, which creates an incentive to increase assets in client accounts and retain clients.

## **Item 4: Disciplinary History**

*Questions to ask us:* As a financial professional, do you have any disciplinary history? For what type of conduct?

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

No, neither we nor any of our financial professionals have legal and disciplinary events that are required to be disclosed. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

## **Item 5: Additional Information**

*Questions to 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?

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/150471> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact us at (509) 924-6526.