



RETIREMENT & WEALTH

Retirement and Wealth at Alliant, LLC

Form CRS - Client Relationship Summary

July 30th, 2026

Introduction

Retirement and Wealth at Alliant, LLC ("we," "us," or the "Firm") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important that you understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We provide ongoing investment advisory services to retail investors, including individuals, families, trusts, estates, and certain businesses. Our principal retail services include wealth management, investment consulting, and discretionary management of individual retirement accounts, including certain rollover IRAs. We also advise employer-sponsored retirement plans and provide managed account services to retirement plan participants through third-party programs.

Monitoring and investment authority. We generally monitor advisory accounts on an ongoing basis. If you grant us discretionary authority, we may buy and sell investments without asking you in advance, subject to your agreement and any reasonable restrictions you impose. For non-discretionary services, you make the final investment decision.

Investment selection and limitations. We generally provide advice regarding mutual funds, exchange-traded funds, individual securities, cash equivalents, and other investments appropriate for the service selected. We may use third-party investment managers or platforms. The available investments, services, and account features may be limited by the custodian, retirement plan, platform, or program you select.

Account requirements. Any account minimums or other eligibility requirements will be stated in your advisory agreement or the applicable program materials.

For additional information, see Items 4, 7, 8, 13, and 16 of our Form ADV Part 2A brochure, available at adviserinfo.sec.gov and alliantretirementconsulting.com.

Conversation starters: *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 fees will I pay?

Wealth management and individual advisory fees. We generally charge an asset-based fee calculated as a percentage of the assets we manage or advise. The fee rate, billing frequency, and method are described in your advisory agreement. Because an asset-based fee increases as the assets in your account increase, we have an incentive to encourage you to add assets to your account, including through a rollover.

Other advisory arrangements. Depending on the service, we may charge fixed, project-based, participant-based, or other negotiated fees. Retirement plan fees may be based on plan assets, a fixed amount, the number of participants, or a combination of these methods.

Other fees and costs. In addition to our advisory fee, you may pay fees charged by custodians, retirement plan providers, IRA providers, third-party investment managers, or other service providers. Investments may also have internal expenses, transaction costs, or other charges. These fees reduce the value of your investments over time.

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, see Item 5 of our Form ADV Part 2A brochure and your advisory agreement.

Conversation starter: *Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?*



RETIREMENT & WEALTH

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 interests 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. Examples include:

- **Asset-based fees.** We earn more when the assets we manage increase, which creates an incentive to recommend that you add or retain assets with us, including by rolling retirement plan assets to an IRA we manage.
- **Affiliated Alliant services.** We are an indirect subsidiary of Alliant Insurance Services, Inc. We may introduce you to affiliated companies that provide insurance brokerage, employee benefits, retirement plan administration, or other professional services. The Alliant organization may benefit financially if you use those services. You are not required to use an affiliate.
- **Third-party managers and platforms.** We may recommend third-party investment managers, programs, or platforms. These arrangements may create incentives based on services, availability, operational support, or compensation arrangements described in our brochure.
- **Financial professional activities.** Some of our financial professionals may hold insurance licenses, participate in affiliated business development, or maintain other disclosed business activities. These activities may create additional financial incentives.

For additional information, see Items 5, 10, 12, and 14 of our Form ADV Part 2A brochure and the applicable financial professional's Form ADV Part 2B brochure supplement.

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

How do your financial professionals make money?

Our financial professionals generally receive salary, incentive compensation, or compensation based in part on advisory revenue, assets, clients, or business they service or develop. Some financial professionals may also receive compensation or production credit related to affiliated retirement plan administration, insurance, or other Alliant services. These arrangements create incentives to recommend or refer business to the Firm or an affiliate. Individual compensation and outside business activities are described, when applicable, in the financial professional's Form ADV Part 2B brochure supplement.

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

Firm: No. Financial professionals: [Yes/No]. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

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

Additional Information

For additional information about our services, fees, and conflicts, review our Form ADV Part 2A brochure at adviserinfo.sec.gov or alliantretirementconsulting.com. To request an up-to-date copy of this relationship summary or our Form ADV Part 2A, contact us at:

Retirement and Wealth at Alliant, LLC
565 E. Swedesford Road, Suite 100
Wayne, PA 19087

Phone: (713) 470-4208
Website: alliantretirementconsulting.com

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