Willis Towers Watson Securities, LLC **August 21, 2026**
Client Relationship Summary

Willis Towers Watson Securities, LLC ("WTWS", "we" or "us") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory fees differ, and it is important for you to understand these differences. WTWS is a fee-only firm. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

WTWS provides investment advisory services through the Via Retirement platform (the "Platform") to retail clients managing retirement assets. We advise only on limited types of investments, including mutual funds and insurance products and accept clients with a minimum of $50,000 of total investible assets.

The Platform includes a free, web-based financial planning and asset allocation tool ("Tool"), available whether or not you become a WTWS client. The Tool helps you create a financial plan that provides projections to develop a personalized investment portfolio and an investment adviser representative will assist you in determining whether to roll over retirement assets from an existing retirement plan. WTWS does not, however, update your financial plan for changes in your personal or financial circumstances unless you re-engage WTWS to review your plan. Ongoing or continuous monitoring of your progress toward your planning goal or assistance in implementing your financial plan is available only if you enter into an Investment Advisory Agreement ("IAA") with WTWS ("WTWS Clients"). We manage WTWS Clients' account on a fully discretionary basis following the selected model investment portfolio. We review WTWS Client's portfolio with them at least annually.

A full description of our investment advisory services can be found in WTWS' disclosure brochure, which is prepared in accordance with SEC Form ADV, Part 2A (the "Brochure"), available at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1055296

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?

Financial modeling and planning services are available at no cost to the client. WTWS Clients will pay an ongoing investment advisory fee. We collect the fee at the beginning of each quarter in arrears and calculate it as a percentage of the value of the cash and investments in each account that we manage as stated in your IAA. Fees paid to WTWS are separate and distinct from fees and expenses charged by mutual funds and other products and are also separate and distinct from any potential transaction costs and fees charged by your custodian or brokerage firms.

The more assets in your advisory account, the more you will pay in advisory fees, and we, therefore, have an incentive to encourage you to increase the assets in your account. In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees and commissions.

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 more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A which is available at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1055296***

Conversation Starters

- *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?

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 you.
Here are some examples to help you understand what this means:

Services Provided to Us by the Custodian of Your Assets. Certain services are provided to us by the custodian we use to maintain custody of your account assets. The availability of these services benefits us because we do not have to produce or purchase them. We believe, however, that our selection of this custodian is in the best interests of our clients.

Asset Based Fees. The more assets that are in your managed advisory account, the more you will potentially pay in fees. WTWS has an incentive to encourage you to increase the assets in your account. As a registered investment adviser, and as a fiduciary to our clients, WTWS has a duty of loyalty and a duty to always act in utmost good faith, place our clients' interests first and foremost and to make full and fair disclosure of all material facts pertaining to potential or actual conflicts of interest. For more information regarding how we address conflicts of interest, including the use of affiliated companies to provide certain services, please see our Brochure.

Conversation Starters

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

For more detailed information on our conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A which is available at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1055296

How do your financial professionals make money?

Our financial professionals earn a salary and bonus and can participate in stock purchase plans for the parent company. This means financial professionals have an inherent incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of current clients.

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

No. Visit www.investor.gov/CRS for a free and simple search tool to research WTWS and our financial professionals.

Conversation Starters

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

Additional Information

You can find additional information about our investment advisory services by visiting https://advisorinfo.sec.gov and searching with our CRD #317602 or by visiting https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1055296
You can request up to date information and a copy of our client relationship summary by contacting us at viaretirement@wtwco.com.

Conversation Starters

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