

Zacks Intelligence LLC
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
February 23, 2026

<p>Item 1. <u>Introduction</u></p>	<p>Zacks Intelligence LLC (“Zacks Intelligence”) is registered with the Securities and Exchange Commission (“SEC”) 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me?</p> <p>We offer investment advisory services to retail investors, including customized investment advisory accounts to individuals and associated trusts, estates, other corporations or business entities. Zacks Intelligence has a sub-advisory agreement with Zacks Investment Management (“ZIM”), an affiliate. Through its sub-advisory agreement, Zacks Intelligence offers approximately 27 ZIM equity and fixed-income investment strategies to retail investors under the Zacks Wealth Partners Program (“ZWPP”). Retail investors in the ZWPP are offered an asset allocation approach using these investment strategies. ZWPP is offered through Zacks investment consultants.</p> <p>We also offer investment advisory services to retail investors through an interactive, online platform that uses artificial intelligence, investment tools and large language models to generate investment recommendations, investment guidance, and financial/market related information based on queries and investment questionnaires, investment profiles, and/or investment holdings from the platform’s users (each a “User” and collectively “Users”), which is offered via a subscription service to the platform at three separate tiers (such service, “Zacks Insight”). Zacks Insight is provided using data from research reports, general financial principles, other historical and general data, and User’s holdings and inputs. Zacks Insight is generally tailored to each User’s personal financial needs/goals, individual circumstances, and risk tolerance, though the level of personalized advice will differ based on the User’s tier.</p> <p>Monitoring As part of ZWPP, retail investor accounts in the ZWPP are monitored on an ongoing basis by the client’s Investment Consultant and generally, reviewed on a quarterly basis. For Users of Zacks Insight, we do not manage any assets or provide active monitoring or review of any investment accounts.</p> <p>Investment Authority For client accounts in ZWPP, we have accepted full discretionary authority (as documented in investment management agreements) to sell, purchase, exchange, trade in or generally to invest and reinvest all assets at any time held in our client’s account. We are not limited in this authority except to the extent the investment management agreement and/or client has established specific guidelines and/or prohibitions with respect to its investment account and specific securities. For Users of Zacks Insight, we do not manage any assets and therefore we do not exercise any investment authority for Users.</p> <p>Limited Investment Offering For ZWPP, our investment advice is not limited to offering proprietary products or a limited menu of products or types of investments. For Zacks Insight, recommendations are based on User input, investment guidance, and financial/market related information.</p> <p>Account Minimums and Other Requirements For ZWPP, ZI requires retail investors to meet minimum investment amounts up to \$500,000; depending on the ZI program offered, certain products have lower minimum investment amounts. At ZI’s discretion, it may accept retail investors with smaller accounts. There is no minimum level of wealth required for Zacks Insight.</p> <p>More Additional information about our services is available on Part 2 of our Form ADV, which is available here.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>A. What fees will I pay?</p> <p>ZWPP charges clients an investment management fee that is based on the value of each client’s assets under management. Fees are negotiable and range between 0.25% and 0.99% annually, depending on the size, type, and complexity of each client’s accounts. Fees are charged quarterly in advance, based on account values on the last business day of the previous calendar quarter. Zacks Insight charges Users subscription based fees on the subscription tier that they select which include: no cost for “Basic” Service, \$14.99 monthly for “Pro” service, and \$89.49 monthly for “Premium” Service. We may also receive compensation from 3rd parties for promoting their products and services, and we may receive direct or indirect compensation from our affiliates, Zacks Investment</p>

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	<p>Management, Inc. (“ZIM”) and Zacks Investment Research, Inc. (“ZIR” and together with ZIM, our “Affiliates”) for recommending their products and services to you. This creates a conflict of interest, as we have an incentive to promote these product/service offerings to you.</p> <p>ZIM is an SEC registered investment adviser that charges customary fees to manage investment advisory accounts, separate accounts, public and private pooled investment vehicles and wrap-fee programs. ZIR is a provider of market data services over the Internet that primarily charges one-time and subscription-based fees for full-text brokerage research reports, investment newsletters and other investment publications.</p> <p>Additional information about our firm’s fees is included in Item 5 of Part 2 of Form ADV, available here. You may also incur certain fees or charges imposed by 3rd parties or our Affiliates if you decide to purchase their products or retain their services. And you may incur certain fees or charges imposed by 3rd parties in connection with your investments.</p> <p>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.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3. <u>Fees,</u> <u>Costs,</u> <u>Conflicts, and</u> <u>Standard of</u> <u>Conduct</u></p>	<p>B. 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?</p> <p>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 to you. Here is an example to help you understand what this means.</p> <ul style="list-style-type: none"> • We may receive compensation from independent 3rd parties and direct or indirect compensation from our Affiliates for promoting their products and services to you. We have a conflict of interest to recommend such products/services to you because we may receive compensation for doing so, and in certain in cases—we may receive compensation when you purchase a recommended product or retain recommended services. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>More Additional information about conflicts of interest between Zacks Intelligence and our clients is available on Part 2 of our Form ADV, which is available at here.</p> <p>How do your financial professionals make money? Our professionals receive a salary and a percentage of fees earned from clients based on assets under management.</p>
<p>Item 4. <u>Disciplinary</u> <u>History</u></p>	<p>Do you or your financial professionals have legal or disciplinary history? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. <u>Additional</u> <u>Information</u></p>	<p>Additional information about our services can be found at here. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at 312.265.9500.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?