

## CUSTOMER RELATIONSHIP SUMMARY FOR RETAIL INVESTORS – 2/20/2025

This Client Relationship Summary, dated **February 20, 2025**, outlines your relationship with W&S Advisory Services, LLC's ("W&SAS"), our Uniform Gifts to Minor Act ("UGMA") non-discretionary retail wrap accounts and our financial planning services. W&SAS is a registered investment adviser with the U.S. Securities and Exchange Commission. You may visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our investment professionals and obtain educational materials about broker-dealers, investment advisers, and investing.

### WHAT TYPE OF ACCOUNT IS RIGHT FOR YOU?

There are different ways you can receive help with your investments. You should carefully consider which types of accounts and services are right for you. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and fees for our services. Please ask us for more information. There are some suggested questions, and conversation starters within this document.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

W&SAS and its affiliate, Fort Washington Investment Advisors, Inc. (the "Sub-Advisor" or "FWIA") provide investment management services for UGMA accounts on a non-discretionary basis to retail investors. In this non-discretionary account, FWIA makes recommendations through portfolio model changes, but you decide what investments to buy or sell. We offer non-discretionary investment advisory services for five model portfolios composed of various Exchange-Traded Funds ("ETFs") and mutual funds for retail UGMA wrap accounts through our affiliate, Fabric Technologies, Inc. dba Fabric by Gerber Life. For all investment advisory accounts, we continuously review your account and monitor cash balances and securities within your portfolio. There are no account minimums to open an UGMA account.

Our investment advice will cover a limited selection of investments and include affiliated and third-party mutual funds, affiliated and third-party ETFs; and unaffiliated money market funds. Other firms could provide advice on a wider range of choices, some of which might have lower costs. Additional information about our services, which include the same or equivalent information, is provided in Item 4 of our [Form ADV Part 2A brochure](#).

We also provide financial planning services. Financial planning services involve us creating a written financial plan for you, which covers mutually agreed upon topics. Financial planning services are generally charged a flat fee as described in Item 4 of our [Form ADV Part 2A brochure](#).

#### 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?

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Non-discretionary accounts and financial planning services are typically charged a flat fee and are billed quarterly in advance. These fees are negotiable. Clients pay a monthly fee in advance for our non-discretionary UGMA wrap accounts at a rate of \$3.00 per month for one account or \$5.00 per month for more than one account. All custodial fees, brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for the wrap account will be paid out of the monthly fee and not the assets of the wrap account. More detailed information about our fees and costs associated with an advisory account, which include the same or equivalent information, is provided in Item 5 of our [Form ADV Part 2A brochure](#). Clients selecting financial planning services will pay a flat fee of \$1,500 at the onset of financial planning services ("initial fee"). The initial fee covers all time spent with the client, the analysis, recommendations, and delivery of a comprehensive written financial plan. Clients may choose to participate in ongoing reviews and updates to their financial plan for an annual fee of \$500 in each subsequent year ("subsequent annual fee").

- **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 PROVIDING RECOMMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we act as your investment adviser, we must always act in your best interest, and not put our interest ahead of yours. At the same time, the way we make money creates a conflict of interest. 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.

- Some of our financial professionals may recommend or select investments in proprietary, affiliated, and third-party mutual funds, ETFs, and private funds.
- W&SAS and/or its affiliates collect fees on their proprietary products.
- Consistent with obtaining best execution for clients, W&SAS directs certain brokerage transactions for clients' portfolios to brokers who provide research and execution services to affiliates of W&SAS and, indirectly, to our clients, in compliance with the safe harbor requirements of Section 28(e) of the Securities Exchange Act of 1934.

More detailed information about our conflicts of interests, which includes the same or equivalent information, is provided in our [Form ADV Part 2A brochure](#).

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

#### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals receive a fixed annual salary and are eligible for bonuses at the discretion of management. Some of our financial professionals may receive commissions based on the sale of proprietary and/or third-party mutual funds, as well as proprietary and/or third-party insurance products, which presents a conflict of interest. More information is also available in the Client Relationship Summary of our affiliate, Fort Washington Investment Advisors, Inc. and the Client Relationship Summary of our affiliate, W&S Brokerage Services, Inc., and in our Form [ADV Part 2A brochure](#).

#### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, our firm, our management personnel and our financial professionals have no reportable legal or disciplinary events to disclose. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our investment professionals and obtain educational materials about broker-dealers, investment advisers, and investing.

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

We encourage you to seek out additional information about our advisory services. Please contact us at (513) 361-7600, or visit <https://meetfabric.com/ugma-investment-account-for-kids> to obtain copies of our [Form ADV Part 2A brochure](#) and [Client Relationship Summary](#).

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