Vector3 Wealth Management, LLC
Form CRS Customer Relationship Summary
June 10, 2026

Vector3 Wealth Management, LLC ("Vector3," "we," "our" or the "Firm") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research us, other firms and financial professionals at Investor.gov/CRS, where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Ask your financial professional the following questions:
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?

We offer investment advisory services to retail investors, like you. Our services include investment advice and management, including financial planning services incorporated as part of its overall advisory services. As part of our investment management service, we hold meetings with clients to understand their finances, resources, goals, and risk tolerance. We then recommend an investment approach to the client. The investment instruments Vector3 advises its clientele on include, but are not limited to, equity stocks, fixed income securities, bonds, exchange traded funds ("ETFs"), mutual funds, options, private securities or investments, and cash equivalent instruments. Depending on a client's investment objectives and suitability considerations, Vector3 may recommend or invest client assets in private securities, private funds, and other alternative investments. Such investments may involve additional risks and may be subject to restrictions on transfer, redemption, withdrawal, and liquidity. Certain private investments may only be available to investors who satisfy applicable eligibility requirements. Upon execution of a client agreement, we work to establish accounts so we can manage the portfolio. We continually monitor and will periodically rebalance these accounts as needed. We manage accounts on a discretionary basis, meaning our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold and whether a client's transaction should be combined with those of other clients and traded as a "block" without consulting you first. We maintain this discretion until it is revoked. We generally require a minimum initial investment of $2,000,000 to open an account.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For a copy contact us at (858) 771-4700 or go to www.adviserinfo.sec.gov.

What fees will I pay?

Ask one of our financial professionals the following questions:
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?

For advisory services, we charge fees based on a percentage of assets under management. The fee will be set in each client's respective agreement. We charge a quarterly fee based on the account's assets under management as of the close of business on the last business day of the preceding calendar quarter. Fees are calculated quarterly in advance. Our Firm's advisory fee is based on a tiered fee schedule and varies depending on the amount of assets under management, with rates ranging up to 1.25% annually. Illiquid alternative investments are billed at an annual rate of 0.40%. The value of such investments is included when calculating the Client's total assets under management for purposes of determining the applicable fee tier and any householded asset balances. Although included in determining applicable fee breakpoints, illiquid alternative investments are charged separately at the 0.40% annual rate. We bill for these fees quarterly, at the beginning of each calendar quarter. Fees are negotiable, at the Firm's sole discretion. Clients should understand the fees discussed above are specific to what we charge and don't include charges imposed by third parties such as custodial, ETFs, and mutual fund fees and expenses. 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. *More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items*

5, 10, and 14 of our Form ADV Part 2A disclosure brochure. For a copy contact us at (858) 771-4700 or go to www.adviserinfo.sec.gov.

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 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 is an example to help you understand what this means: we charge an advisory fee based on the value of the assets in your account. As your account value increases, the fees we receive increase. As a result, we have a financial incentive to encourage you to increase the assets in your account or maintain assets under our management, which creates a conflict of interest. *More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy contact us at (858) 771-4700 or go to www.adviserinfo.sec.gov.*

> **Ask your financial professional:**
> *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

John Pak is the sole owner of the Firm and a financial professional servicing clients. He receives salary, a percentage of the fees of the clients whose portfolios he manages, and profits from the Firm's earnings. Information about compensation for our professionals and related conflicts of interest are found in Item 10 of Form ADV Part 2A, and our Form(s) ADV Part 2B. *Form ADV Part 2B for our representatives is available through us at: 4660 La Jolla Village Dr Ste 100 San Diego, CA 92121 or by phone at (858) 771-4700.*

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

No, none of your financial professionals have a legal or disciplinary history. Please go to **www.Investor.gov/CRS** for a free and simple search tool to research us and our financial professionals.

> **Ask your financial professional:**
> *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching "Vector3 Wealth Management, LLC" or CRD#343072; or contacting us at 4660 La Jolla Village Dr Ste 100 San Diego, CA 92121 or by phone at (858) 771-4700.

> **Ask your financial professional:**
> *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?*