

WESTMONT ADVISORY, LLC

Client Relationship Summary (Form CRS)

Dated: 07/01/2026

Westmont Advisory, LLC 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. *There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.*

What types of investment services and advice can you provide me?

Westmont provides discretionary investment advisory services to retail investors, including portfolio management, financial planning, and retirement plan advisory services. In practice, this means we will, after understanding your goals, risk tolerance, and any restrictions you give us, monitor and trade your account on an ongoing basis without calling you before each individual trade. We monitor accounts on a quarterly basis as part of our standard service. We generally require a minimum of \$3,000,000 in investable assets to open and maintain an advisory account, although we may waive or modify this minimum in our discretion. We do not limit our advice to proprietary products or a limited menu of products or types of investments.

Questions to Ask Us

- 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 those qualifications mean?

What fees and costs will I pay?

We charge a flat advisory fee of 3% annually of the assets we manage for you, billed quarterly (in advance or in arrears, depending on your advisory agreement) and deducted directly from your account by your custodian. Because our fee is based on the value of the assets in your account, the more assets you have in your advisory account, the more you will pay us, and we therefore have an incentive to encourage you to increase the assets in your account.

Beyond our advisory fee, you will also pay charges imposed by third parties, such as custodian fees, transaction costs, and the internal fees and expenses of any funds or other pooled investment vehicles you hold. *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.*

Questions to Ask Us

- 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?
- How do you determine what fee I will be charged?

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 are some examples to help you understand what this means:

- Zeeshan Khaliq, one of our two principals, also operates an accounting and tax practice (Riverline Agency, LLC) and may be separately engaged by clients to provide tax services, creating an incentive for cross-referrals between the two businesses.
- We compensate certain third parties for referring clients to us, which creates an incentive for those parties to refer you to us regardless of whether our services are right for you.
- Our principals may, from time to time, receive non-cash benefits, such as event tickets, from vendors we work with.

Questions to Ask Us

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

How do your financial professionals make money?

Our financial professionals are compensated through the firm's overall advisory fee revenue and, as Managing Members, through distributions of Westmont's profits in proportion to their ownership interests. Because our compensation is based on the assets we manage, we have an incentive to encourage you to increase the size of your account.

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

No. Neither Westmont nor any of its financial professionals has any reportable legal or disciplinary history. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to Ask Us

- *As a financial professional, do you have any disciplinary history? If so, for why type of conduct?*

Additional Information

For additional information about our services, please see our Form ADV brochure, available upon request and on the SEC's website at www.adviserinfo.sec.gov. If you would like additional, up-to-date information or a copy of this disclosure, or if you have a complaint about how someone is treating you, please contact us at (214) 433-7354.

Questions to Ask Us

- *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?*

Primary Contact: Zeeshan Khaliq, Managing Member

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