

Client Relationship Summary

Dated: 12/04/2024

Item 1: Introduction: ValueWealth Services, LLC, is an Investment Advisor registered with the Securities and Exchange Commission (SEC). 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](https://www.investor.gov/CRS), which also provides educational material about broker-dealers, investment advisors, and investing.

Item 2: Relationships and Services: What investment services and advice can you provide me?

We offer investment advisory and financial planning to retail investors. All accounts give ValueWealth Services discretionary investment authority. We also advise on non-discretionary accounts. ValueWealth Services monitors client portfolios on a continuous basis. Such monitoring are conducted by the Firm's investment personnel and/or investment advisor representatives. The frequency of reviews will depend upon the complexity of the accounts, the nature of the advisory recommendations, changes in tax or market conditions, as well as other conditions and material changes to the client's situation. Please review Form ADV Part 2A ("Brochure") specifically items 4 for additional information.

Question 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 these qualifications mean?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct. What fees will I pay?

Principal Fees and Costs: ValueWealth Services offers investment management services for an annual negotiated fee based on the amount of assets under the Firm's management. Our fees vary depending on the services you receive, size and composition of a client's portfolio, and the investment advisor representative providing the advice and managing the client relationship. The fact that the investment advisor representative working with the client can determine the advisory fee, may result in clients with similar circumstances paying different fees to the firm. Financial planning and consulting fee arrangements can be negotiated. They can be a fixed amount, or a negotiated hourly rate based on the amount of work we expect to perform for you. Please review the firm 2A (Item 5 A., B., C., and D) brochure for additional details.

Other Fees and Costs: In addition to the advisory fees paid to ValueWealth Services, clients may also incur charges imposed by other third parties, such as broker-dealers, custodians, banks, and other financial institutions. These additional charges may include brokerage commissions, transaction fees, custodial fees, fees charged by the Independent Managers, margin costs, charges imposed directly by a mutual fund or ETF in a client's account as disclosed in the fund's prospectus (e.g. fund management fees and other fund expenses), deferred sales charges, transfer taxes, wire transfer and electronic funds fees, and other fees and taxes on brokerage account and securities transactions. ValueWealth Services charges as asset-based fee; the more assets there are in a retail investor's account, the more a retail investor will pay in fees, and the firm will therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

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 additional information, please refer to ValueWealth Service's form ADV, Part 2A brochure items 4, 5, and 7.

Question to ask us: Help me understand how these fees and costs might affect my investments if I give you \$10,000.00 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 advisor? How else does your firm make money and what conflicts of interests do you have?

When we act as your investment advisor, we must 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 of interests. You should understand and ask us about these conflicts of interest because they can affect the investment advice we provide you. Here are some examples to help you understand what this means: When we recommend an advisory account, a rollover of a retirement plan account, or provide additional services for compensation, these recommendations create, in and of themselves, an incentive to make these recommendations based upon the amount of compensation we receive, rather than based upon your needs.

Question to ask us: How might your conflicts of interest affect me and how will you address them? How do your financial professionals make money?

ValueWealth Services' professionals are compensated by cash compensation from the advisory and financial planning fees that we charge you. Our fee for services may vary depending on such factors as the amount of client assets we service and the time and complexity required to meet your needs. Clients are advised that a conflict of interest exists when our financial professionals recommend our services to you, in that we will earn a fee from the services provided to you and the financial professional will be directly compensated from those fees.

Item 4: Disciplinary History: Do we or our Financial Professionals have legal or disciplinary history?

No, we do not have any legal or disciplinary events as noted on Form ADV Part 1 item 11 or our ADV Part 2A brochure item 9.

Question to ask us: As a financial professional, do you have any disciplinary history? For what specific type of conduct?

Search Tool: You may also visit the SEC site <https://www.investor.gov/firm/summary/304049> for a free search tool to research us and our financial professionals.

Item 5: Additional Information

Question to ask us: 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?

Where is additional information available? For information on our advisory services, please see our Brochures available at <https://advisorinfo.sec.gov/firm/summary/304049>, or contact your advisor representative, or Stephanie Bunnell, at (410) 286-9230 and your concerns will be addressed.