Wright Wealth Strategies, LLC

Form CRS – Client Relationship Summary

October 2026

Introduction

Our firm, Wright Wealth Strategies, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. 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 investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Asset Management, to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

WWS also provides clients with advisory services in the Model Wealth Portfolios Program (MWP) or the Manager Access Select Program (MAS). MWP is a unified managed account program in which LPL and WWS provide ongoing investment advice on a discretionary basis. MAS offers clients the ability to participate in the Separately Managed Account Platform (the "SMA Platform") or the Model Portfolio Platform (the "MP Platform"). In the SMA Platform, WWS will assist clients in identifying a third-party portfolio manager from a list of SMA Portfolio Managers made available by LPL, and the SMA Portfolio Manager manages client's assets on a discretionary basis. In the MP Platform, clients authorize LPL to direct the investment and reinvestment of the assets in their accounts, in accordance with the selected model portfolio provided by LPL's Research Department or a third-party investment adviser.

You can select in our agreement whether WWS will have discretion in managing your account or non-discretionary authority which only allows us to trade after receiving your permission. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

Our firm provides retirement plan consulting services to employer plan sponsors on an ongoing basis. Generally, such consulting services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. We do not restrict our advice to limited types of products or investments, and our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. For retirement plan clients governed by ERISA, we provide consulting services as a fiduciary under Section 3(21) of ERISA, as described in the applicable investment advisory agreement.

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/304289.

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 will I pay?

You will be charged an ongoing annual fee applied quarterly based on the value of the assets in your account. Our maximum Asset Management annual fee is 2.00%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our Asset Management service. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell certain illiquid securities.

For the Model Wealth Portfolios (MWP) and Manager Access Select (MAS) programs, the maximum annual fee to be charged to the client's account(s) will not exceed 2.60%. MWP requires a minimum asset value for a program account to be managed. The minimums vary depending on the portfolio(s) selected and the account's allocation amongst portfolios. The lowest minimum for a portfolio is

$10,000. In certain instances, a lower minimum for a portfolio is permitted. A minimum account value of $25,000 is required for MAS, however, in certain instances, the minimum account size may be lower or higher.

Our Retirement Plan Consulting services are billed on a fee based on the percentage of Plan assets under management. The total estimated fee, as well as the ultimate fee charged, is based on the scope and complexity of our engagement with the client. Fees based on a percentage of managed Plan assets will not exceed 2.00%.

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.

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/304289.

Questions to Ask Us:

- Help me understand how these fees and costs may 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 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:

Our firm's financial professionals are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser. Your financial professional may offer you brokerage services through LPL or investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees our firm and LPL charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing LPL's relationship summary at https://reports.adviserinfo.sec.gov/crs/crs_6413.pdf and having a discussion with your financial professional. You can also access free and simple tools to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. Because we generally recommend LPL as custodian, certain investment products or services available through other firms may not be available through LPL.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/304289.

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 based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #304289. You may also contact our firm at (805) 592-1221 to request a copy of this relationship summary and other up-to-date information.

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?