Form CRS (Client Relationship Summary)

Dated: March 18, 2026

VIP Wealth Advisors LLC ("VIP" or "Advisor") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include investment management, financial planning, and tax preparation.

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

Through our investment management service, we give you the option to grant us the authority to purchase or sell securities without obtaining your consent in advance **(Discretionary Authority)**, or to require that we obtain your consent prior to purchasing or selling any securities for your account(s) **(Non-discretionary Authority)**.

We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. There is no account size requirement for retail investors to open or maintain an account under our management.

For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

- ***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?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we charge a recurring fixed fee. Fees are charged monthly in advance. For ongoing financial planning services, we charge a recurring fixed fee paid monthly, quarterly, semi-annually or annually in advance. We also have one-time fixed fee and hourly rates available for project-based financial planning. Tax preparation fees are billed at a fixed fee.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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 review Item 5 of our Form ADV Part 2A.

Ask your Adviser: 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 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*.

For example, if your assets go up or down, our fixed annual fee stays the same. We mitigate this conflict by periodically reviewing client fees and adjusting our fee based on material increases or decreases.

Ask your Adviser: 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 following factors and conflicts of interests:

- ***Revenue the firm earns from the financial professional's advisory services or recommendations.*** This results in an incentive to take steps to maximize revenue to the firm.

Item 4: Disciplinary History

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

No. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Item 5: Additional Information

You can find additional information regarding our firm and receive a copy of this relationship summary by visiting our website at www.vipwealthadvisors.com or by contacting 917-319-8281.

Ask your Adviser: 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?