ANTOLINO
WEALTH ADVISORS

ANTOLINO Wealth Advisors is a DBA of AA Financial Advisors, LLC.

Client Relationship Summary October 2026

Item 1 – Introduction

ANTOLINO Wealth Advisors ("ANTOLINO", "we" or "us") is registered with the Securities Exchange Commission ("SEC") as a Registered Investment Adviser ("RIA"). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services, including initial and ongoing financial planning and consulting through The UltraVision System® and The UltraVision Club™ offerings, as well as discretionary and non-discretionary investment management. These services are offered to individuals, high net worth individuals, trusts, and estates (our "retail investors").

When a retail investor engages us to provide investment management services, we monitor, on an ongoing basis, the investments in the accounts over which we have investment authority. When engaged on a discretionary basis, we have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. When engaged on a nondiscretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments. In either case, our investment authority over your account(s) continues until our engagement is terminated.

Initial financial planning services are generally rendered under The UltraVision System® offering. These engagements conclude when we deliver our agreed upon planning documents to you. Ongoing planning and consulting services are provided through The UltraVision Club™, the specific services for which are dependent on the Club tier in which you enroll. The UltraVision Club™ is an ongoing offering, which can be terminated by either party in accordance with the terms of the client's services agreement. In either case, we rely upon the information provided by you for our review and do not verify or monitor any such information while providing this service.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. We generally do not impose a minimum asset level or minimum annual fee requirement.

Additional Information: For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively, in our ADV Part 2A.

Conversation Starters:

- *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?

Our investment management services are provided for an annual asset-based fee. This means your fee is calculated as a percentage of your assets under our management (our "AUM Fee"). Our annual AUM Fee is negotiable up to a maximum of 1.50%, depending on a number of factors including the dollar amount of assets placed under our management, the complexity of the overall engagement, and other factors. We typically deduct our AUM Fee from one or more of your investment accounts, in advance, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

A copy of our Part 2A is available at: **PART 2A**

The UltraVision System® is available on a negotiable fixed fee basis. Fixed fees are negotiable and will vary based upon a variety of factors, including income, the client's unique fact pattern, and the complexity of each project. In these engagements, we may require that the entire estimated fee be paid in advance. The fees for a Club™ are assessed on a monthly basis, in advance, with fees varying depending on the Club tier in which you enroll and, potentially, the scope of services to be provided.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. The custodian we work with may charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. We try to minimize these charges for clients.

In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund 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.

Additional Information: For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our ADV Part 2A.

Conversation Starters:

- *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?*

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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:

* Certain of our financial professionals are registered representatives of an unaffiliated broker-dealer. In addition, certain of our financial professionals are licensed insurance agents of an affiliated insurance agency. These persons may offer or recommend securities or insurance sales on a commission basis, which presents a conflict of interest, as the offer or recommendation could be made on the basis of compensation to be received.

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.

Additional Information: For more detailed information about our conflicts of interest, please review our ADV Part 2A.

Conversation starters:

- *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 generally compensated on a salary basis, with a bonus component. Financial professionals compensated on a salary basis receive a base compensation package and will receive additional discretionary bonus compensation based upon overall firm performance and the individual job performance of the financial professional. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

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

Yes. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals.

Item 5 – Additional Information

ANTOLINO
WEALTH ADVISORS

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our relationship summary. Our Chief Compliance Officer may be reached by phone: (614) 442-3355.

A copy of our Part 2A is available at: **PART 2A**

Conversation Starters:

- Who is my primary contact person?
  - Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

Investment Advisory Services offered through AA Financial Advisors, LLC, dba Antolino Wealth Advisors, a Registered Investment Advisor. Securities offered through Kestra Investment Services, LLC, member FINRA/SIPC. Kestra Investment Services, LLC, AA Financial Advisors, LLC, Antolino & Associates, Inc, and Antolino Wealth Advisors are not affiliated. Investor Disclosures.