ITEM 1 - INTRODUCTION

Vantus Wealth LLC ("Vantus") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. One of the requirements of being a Registered Investment Adviser ("RIA") is to produce this Client Relationship Summary.

As an RIA, we do not sell products or accept commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interests. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at www.investor.gov/CRS. This site also provides educational materials about investment advisors, broker-dealers, and investing.

ITEM 2 – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Vantus offers investment advisory services to retail investors. Our firm manages accounts on a discretionary and non-discretionary basis. Vantus offers investment advisory services to clients on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. In a non-discretionary account, you have not granted written investment authority to your Financial Professional and he or she will consult with you before executing trades in your account. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. You may limit our trading authority, such as by imposing reasonable restrictions on investing or trading in certain securities or groups of securities. If deemed appropriate for you, our Firm will recommend utilizing a separate managed account, third party money manager, or turnkey asset management program ("SMA" or "TPMM" or "TAMP") to aid in the implementation of investment strategies for your portfolio. Our Firm also utilizes an unaffiliated Turnkey Asset Management Program ("TAMP") provider to assist with account administration, portfolio implementation, and related back-office services.

In addition to our Investment Management Services, our Firm offers the following services:

Our Firm also offers financial planning and consulting services for our clients. These services can be provided on a stand-alone basis or in conjunction with our investment management services. These services usually include preparing long-term financial projections for clients and may also include advising on insurance policies, education funding, real estate decisions, non-managed investments, financial options, and tax and estate planning matters.

FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 7, 13, AND 16 OF OUR FORM ADV 2A "BROCHURE."

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.A –WHAT FEES WILL I PAY?

We generally offer our advisory services for an annual investment advisory fee calculated as a percentage of the value of the assets that we manage in your account. Our fees are assessed monthly in advance based on the average daily balance of the account as set forth in the tiered fee schedule contained in your advisory agreement, not to exceed 1.50%. Our fees are exclusive of brokerage commissions, transaction fees, exchange fees, and other related costs and expenses. Where we determine to allocate capital to exchange-traded funds ("ETFs"), our fees are exclusive of the fees and expenses of the ETFs. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. 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. The more assets in your advisory account, the more you will pay in fees, and therefore the Firm has an incentive to encourage you to increase the asset value in your account.

Occasionally a client will hire us only for stand-alone financial planning and/or consulting services. Our fees for these limited services are typically a flat agreed upon fee, not to exceed $50,000, an hourly fee not to exceed $750 per hour, or an ongoing monthly or annual fee. All fees are negotiable based upon the scope and complexity of the Client's individual circumstances.

Separate Managed Account ("SMA"), Third-Party Money Manager ("TPMM") or Turnkey Asset Management Program ("TAMP") program fees are charged independently by mutual funds, exchange traded funds, private investment funds, and separate account managers. The billing methods of these organizations are outlined in each firm's brochure, prospectus, or contract. You pay ongoing fees directly to TPMM's based on the assets you have under management with respect to each TPMM. For TAMP accounts, the TAMP provider's fee is deducted by the custodian along with our advisory fee and paid to the TAMP provider, who remits our Firm's portion of the fee to us.

The custodian (generally Charles Schwab & Co., Inc. ("Schwab")) for an investment account may charge transaction costs (also known as commissions), as well as custodial, redemption, administrative, and other fees. Most of our clients only pay transaction costs and occasional administrative fees. Schwab also earns fees in other ways including, but not limited to, managing money market and proprietary mutual funds, margin loan interest, securities lending, and platform fees paid by fund managers. Our Firm does not share in Custodian Fees charged to your account.

For all services, fees will be billed as services are rendered. The amount paid to our Firm and your financial professional generally does not vary. Based on the type of investments we select on your behalf. 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 MORE INFORMATION, PLEASE SEE ITEM 5 OF OUR FORM ADV 2A "BROCHURE."

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?***

ITEM 3.B – WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT

ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY & 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. 1) We earn more when your assets under management increase, which creates an incentive to encourage you to invest more. 2) We may recommend rolling over assets from a retirement account into an account we manage, even when lower-cost options are available. 3) We may recommend third-party money managers or TAMP providers from which we receive economic benefits, such as reduced platform fees or other non-cash benefits, which creates an incentive to recommend those providers. Our firm receives a fee as compensation for providing investment services on your account. We manage accounts for multiple clients and allocate our time based on each client's needs.

FOR MORE INFORMATION, PLEASE SEE ITEMS 5, 10, 11 AND 14 OF OUR FORM ADV PART 2A "BROCHURE."

Conversation Starters:

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

ITEM 3.C – HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals are compensated based on our firm's revenue from our investment advisor fees. Our Financial Professionals are compensated based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided. In addition, certain of our Financial Professionals who are owners or equity holders in the firm receive compensation based on their ownership interest and the firm's overall profitability, which creates an incentive to grow firm assets and revenue.

Some of our Financial Professionals are insurance licensed and receive commissions, trails or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to prioritize your interests and have established policies to avoid conflicts. While some of our Firm's Financial Professionals are engaged in outside business activities, we must disclose material outside business activities and any conflict that it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals must follow a Code of Conduct to mitigate any conflicts with you.

FOR MORE INFORMATION, PLEASE SEE ITEMS 5, 10, 11, AND 14 OF OUR FORM ADV PART 2A "BROCHURE" AND REFER TO YOUR FINANCIAL PROFESSIONAL'S ADV 2B BROCHURE

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research Vantus and our financial professionals.

FOR MORE INFORMATION, PLEASE SEE ITEM 9 OF OUR FORM ADV PART 2A "BROCHURE"
OR REFER TO ITEM 11 OF OUR PART 1

Conversation Starters:

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

ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at www.adviserinfo.sec/gov. Our firm's IARD number is 337216. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at (844) 682-6887 or 415 North Prince Street Suite 200 Lancaster, PA 17603.

Conversation Starters:

- ***Who is my primary contact person? Is he/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?***

SUMMARY OF MATERIAL CHANGES

- *Since our last annual amendment filed on February 27, 2026, this document has been amended as follows:*
- *Our Chief Compliance Officer is now Paul Broomell.*
- *The Firm now engages unaffiliated third-party money managers and a turnkey asset management program (TAMP) to assist in the implementation of client portfolios.*