ARION

PRIVATE WEALTH

CLIENT RELATIONSHIP SUMMARY-NOVEMBER 2026

Arion Private Wealth, LLC is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and we feel it is important for you to understand the differences. Investor.gov/CRS is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

We encourage you to ask us questions. We provide suggested questions to ask through this Relationship Summary, set up from the main text through the use text boxes.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to retail investors. We provide investment management, financial planning, and financial consulting services. For investment management clients we work with you to identify your investment goals and objectives. For financial planning clients we will prepare a financial plan based on your specific needs and requests. Examples of planning work include education planning, cash flow planning, and risk management. For consulting clients, we will consult on a wide array of topics which vary greatly in depth and scope.

Based on the clients' information, we create an initial portfolio allocation designed to help our clients achieve their financial goals and objectives. We develop and maintain our firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least an annual basis. Reviews are also triggered by material changes in your investment objectives, tax considerations, large deposits or withdrawals, large sales or purchases, or changes in the economic climate, as well as by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

We manage portfolios on a discretionary basis or non-discretionary basis. When you grant us discretionary authority, this means we don't need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. For non-discretionary portfolio management, we will obtain your consent before each securities transaction, which means you make the ultimate decision regarding all buys and sells of investments. We offer advice on different types of securities.

We have no minimum account size, although we may decline to accept clients with smaller portfolios.

For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: https://adviserinfo.sec.gov/firm/brochure/285853

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 these qualifications mean?

WHAT FEES WILL I PAY?

We provide investment management services based on your total assets under management with us. Our tiered annual fee ranges from 0.75% to 1.50%. The percentage amount we charge goes down as your assets grow. We bill our fee quarterly in advance, usually deducted automatically from your account. We provide financial planning services on a flat fee or hourly basis. Our flat fee is typically $2,500 and hourly rate is $300. Fees for consulting services involving specialized or complex analysis are billed at an hourly rate of up to $500 per hour. All our fees are negotiable. When we charge asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive for you to increase the assets we manage for you.

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including custodian and broker-dealer fees. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, and wire transfer fees. Mutual funds and exchange-traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory fees.

Questions to Ask Us:

- 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?

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. Our Form ADV, Part 2A (Item 5 and Item 12) contains more detailed information about fees and costs.

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. Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions versus keeping those funds in your account with us, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account.

Other examples of actual or potential conflicts of interest include how we are paid, non-cash benefits we receive from third parties, other business activities, and the personal trading activities of our individual advisory professionals. Our firm's Form ADV, Part 2A and the Part 2B supplement for your advisory professional provide details about applicable conflicts.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend our clients use Fidelity Brokerage Services LLC because we receive other benefits, such as software, tools, training programs, seminar services, and other non-financial benefits through our relationship with Fidelity.

Questions to Ask Us:

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

Our Form ADV, Part 2A contains detailed information about our conflicts of interest.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals receive variable compensation related to the number of clients served and total advisory fees generated as well as a portion of hourly or flat fees for financial planning and consulting. This creates a financial incentive to solicit and retain clients.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask:

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

Questions to Ask:

- 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?

For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at 425-492-9060 and speak to your advisory professional or our compliance support staff. You may also visit the SEC's public disclosure website at www.adviserinfo.sec.gov.