

WESPAC Advisors, LLC

Form CRS - Customer Relationship Summary

May 2025

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| <p><u>Item 1: Introduction</u></p> | <p>WESPAC Advisors, LLC ("WESPAC Advisors," "we" or "the Firm") is registered with the United States 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 between them. 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.</p> |
| <p><u>Item 2: What investment services and advice can you provide me?</u></p> <p><u>Conversation Starters. Ask your financial professional</u> <i>"Given my financial situation, should I choose an investment advisory service? Why or why not?"</i> <i>"How will you choose investments to recommend to me?"</i> <i>"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"</i></p> | <p>We offer investment advisory services to retail investors. We have two primary lines of business: providing investment advisory and fiduciary oversight services to participant-directed retirement plans, and providing investment management services to individuals. Our investment strategies for individual clients primarily involve top down sector rotation and relative strength investing. We invest the assets of individual clients primarily in equity securities and exchange-traded funds selected primarily on the basis of technical research, yet supported by fundamental research. If you utilize our investment management services on a discretionary basis, you will give us discretionary authority to trade the assets in your account through a limited power of attorney contained in your client agreement with us. We will monitor the holdings and performance of the investments we make for you on an ongoing basis and from time-to-time provide you with reports about the performance and holdings of your account. We usually require prospective clients who are individuals or trustee-directed retirement plans to have a minimum of \$250,000 to invest with us (\$5,000 if the client is a self-directed retirement plan), but retain the discretion to waive the minimum under appropriate circumstances.</p> <p>For additional information, please refer to our ADV Part 2A brochure, especially Item 4 (services), Item 7 (types of clients), Item 13 (account monitoring) and Item 16 (discretionary authority).</p> |
| <p><u>Item 3: What fees will I pay?</u></p> <p><u>Conversation Starters. Ask your financial professional</u> <i>"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?"</i></p> | <p>For our investment management services, we charge a fee that is based on a percentage of the value of the assets in your managed portfolio account. The more assets there are in your account and the higher the value of those assets, the more you will pay in fees.</p> <p>In addition to our fees, clients are responsible for the fees, expenses and charges imposed by third parties in connection with investment of their assets. These may include fees, expenses, charges and taxes imposed by broker-dealers, exchanges and custodians for trading assets in client accounts and safekeeping of those assets. Clients are additionally responsible for the fees and expenses of investments advised by third parties, such as mutual funds and exchange traded funds. Such fees, expenses, commissions and charges are exclusive of and in addition to our fees. Fees and expenses clients are responsible for are described in greater detail under Item 5 of our Form ADV.</p> <p><i>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.</i></p> |
| <p>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?</p> <p><u>Conversation Starters. Ask your financial professional</u> <i>"How might your conflicts of interest affect me, and how will you address them?"</i></p> | <p>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:</p> <ul style="list-style-type: none"> • We receive benefits from custodians. Some of these benefits assist us with managing and administering client accounts, while other benefits help us to manage and grow our business. We also receive research from client account custodians. Research is a benefit to us because we do not have to pay for it. Our receipt of economic benefits from a custodian we recommend creates a conflict of interest since these benefits has the potential to influence the Firm's choice of one custodian over another that does not furnish similar software, systems support, or services. |

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| | <ul style="list-style-type: none"> One of our related persons is a licensed agent of WESPAC Benefit & Insurance Services, LLC (“WBIS”), an affiliated insurance brokerage firm. To the extent that a client purchases insurance the related person recommends, WBIS and/or the related persons will receive commission from the applicable insurance company. Advisory clients should understand this represents a conflict as there is an incentive for these persons to recommend products for which they receive compensation. <p>For additional information about our conflicts and how we address them, please refer to <u>Item 10</u>, <u>Item 12</u> and <u>Item 14</u> of our Form ADV brochure.</p> |
| How do your financial professionals make money? | <p>Our Firm’s financial professionals are compensated through salary and bonus or a share of the Firm’s profits. A portion of that compensation is correlated to the amount of client assets they service, the revenue our Firm earns from the financial professional’s services and/or whether the financial professional has been successful in increasing amount of client assets under the Firm’s management. Compensation of our Firm’s financial professionals is unrelated to the type of product client assets are invested in.</p> <p>WESPAC’s management company is eligible to receive payments from Focus based on WESPAC’s level of earnings. The management company can allocate these payments, if received, to any or all of its members, in its discretion. This potential increased compensation provides an incentive for these individuals to encourage you to maintain and even increase the size of your investment account with us.</p> |
| <p><u>Item 4</u>: Do you or your financial professionals have legal or disciplinary history?</p> <p><u>Conversation Starters. Ask your financial professional</u> <i>“As a financial professional, do you have any disciplinary history? For what type of conduct?”</i></p> | <p>Yes. You can go to Investor.gov/CRS for free and simple search tool to research our firm and our firm’s financial professionals.</p> |
| <p><u>Item 5</u>: Additional Information</p> <p><u>Conversation Starters. Ask your financial professional</u> <i>“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?”</i></p> | <p>For additional information about our investment advisory services, and to request a copy of Form CRS, please contact us at (800) 535-4253 or by email at advisory@wespac.net.</p> |

Exhibit of material changes

Since our last Form CRS dated February 2023, the following material change has been made:

- We have revised Item 3 to remove the reference that we receive client referrals from custodians we recommend for holding client assets since the Firm is no longer receiving any such referrals.