

**CWC Advisors LLC**  
**Client Relationship Summary**  
**March 26, 2026**

## **Item 1: Introduction**

CWC Advisors LLC (our "firm", "we", "us") is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which 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?**

Our firm offers investment advisory services and financial planning to retail investors on a discretionary basis. This means that we do not need to get your approval before buying or selling securities. We generally invest your assets into large cap, small cap, ETFs and mutual funds. We may select Third-Party Money Managers to manage a portion of your assets. You may impose restrictions or mandates on your account as long as they are not overly burdensome to how we manage your account. We review your accounts at least quarterly. We do not require a minimum account balance for starting or maintaining a relationship with us. Third-Party Money managers may, however, impose more restrictive account requirements and billing practices than we do.

**FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE ITEMS 4, 7, AND 13 OF OUR [FORM 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?**

You will pay us a quarterly fee based upon the amount of assets under management with us. The more money you invest with us, the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. While we do not charge the following, you may also pay custodial fees to the broker-dealer that holds your assets, a transaction fee when we buy or sell an investment in your account and additional fees for the no-load mutual funds and exchange traded funds we have recommended for your account.

**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 REGARDING OUR FEES, PLEASE SEE ITEM 5 OF OUR [FORM ADV PART 2A](#).**

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*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?*

**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.**

A related party of our firm acts as a general partner to a private fund that we may recommend to you as an investment. We will only recommend you make this investment if in your best interest and you meet specific requirements. We do have a financial incentive to recommend the private fund.

**FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE ITEM 10 OF OUR [FORM 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?**

We pay our financial professionals a salary and percentage of the firm's profits. This creates a conflict because we are incentivized to increase profits.

#### **Item 4: Disciplinary History**

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

*Conversation Starters:*

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

#### **Item 5: Additional Information**

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website at [www.cwcadvisors.com](http://www.cwcadvisors.com). Please contact us at 503-698-0950 for more up-to-date information or request a copy of this client relationship summary.

*Conversation Starters:*

*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?*