March 25, 2026

Form CRS: Client Relationship Summary

Item 1: Introduction
Intellus Advisors, LLC (the "Firm"), is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple tools on the SEC's investor education website (www.investor.gov/CRS) can help you research firms and financial professionals and learn more about broker-dealers, investment advisers, and investing. For more information about us, visit www.adviserinfo.sec.gov.

Item 2: Relationships and Services
What investment services and advice can you provide me?
We offer investment advisory services, which include financial planning and consulting services, as well as discretionary and/or nondiscretionary investment management services. These services are typically offered to our clients as part of a comprehensive wealth management service offering. If you open an advisory account with us, we will meet with you to evaluate your specific risk tolerance, time horizon, liquidity constraints, and other related factors before making investment recommendations to you. When we manage your assets on a discretionary basis, we have the authority to make investment decisions and buy and sell securities on your behalf without asking you in advance. When we manage your assets on a nondiscretionary basis, we will make investment recommendations to you, but you are ultimately responsible for accepting or rejecting our recommendations, although we will buy and sell investments on your behalf if you accept our recommendations. For certain assets not held by a custodian we work with (such as assets held in a 401(k) plan), we will make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments.

Although our advice is not limited to certain types of investments, we typically offer investment advice relating to stocks, bonds, mutual funds, exchange traded funds, and money market funds, and other investments as appropriate for our clients. If appropriate, we will also delegate management of your assets to third-party investment managers or sub-advisers.

We monitor your investments on an ongoing basis, and account reviews are conducted at least once a year. We do not impose a minimum account size or minimum fee to establish an investment advisory relationship with you. For more information about our services, see Item 4 of our disclosure brochure, available at www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us to learn more about our services:

- 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?
For our comprehensive wealth management services, the Firm charges you fees based on the amount of assets we manage or advise on your behalf. We charge those fees each quarter before services are rendered for the quarter. We generally deduct our fees directly from your account.

We charge a separate fee, by invoice, for stand-alone financial planning and consulting services. In general, for financial planning and consulting, we charge an hourly fee that ranges up to $650 per hour.

In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you, such as securities brokerage commissions; transaction fees; custodial fees; margin costs; fees related to private fund investments; fees charged by independent managers (e.g., platform fees, manager fees); charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees, other fund expenses); deferred sales charges; odd-lot differentials;

transfer taxes; wire transfer and electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions.

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 more information about the fees and expenses you could pay in connection with our services, see Item 5 of our disclosure brochure, available at www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us about our fees:

- Help me understand how your 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 give you. For instance, Intellus Insurance Solutions, LLC (IIS) is an insurance agency in common ownership with the firm. Certain of the Firm's Supervised Persons offer insurance products (including, without limitation, life, disability, and long-term care products, including fixed annuities) through IIS on a fully-disclosed commissionable basis. A conflict of interest exists to the extent that Intellus Advisors recommends the purchase of insurance products where its Supervised Persons are entitled to insurance commissions or other additional compensation in connection with such recommendations. Clients of the firm are under no obligation to purchase insurance products through IIS.

Conversation Starters: Here are some additional questions you can ask us about the conflicts of interest we face:

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

For more information about the conflicts of interest we face when rendering services to you, please visit www.adviserinfo.sec.gov.

How do your financial professionals make money?

In general, we compensate our financial professionals based on a salary and bonuses based on the profitability of the firm. Our professionals are not directly compensated in any other way pertaining to clients.

Item 4: Disciplinary History

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

No. To learn more about the Firm's investment professionals, you can use the free and simple search tool available at www.investor.gov/CRS.

Item 5: Additional Information

For more information about our services and fees, please visit www.adviserinfo.sec.gov.
To request a copy of our relationship summary, please call us at (239) 649-3600.

Conversation Starters: Here are some additional questions you can ask us if you need to reach us:

- 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?
- Who can I talk to if I have concerns about the Firm or the services I'm receiving?