

VSM Wealth Advisory, LLC

CLIENT RELATIONSHIP SUMMARY

Form CRS • August 2, 2026 • SEC-Registered Investment Adviser • CRD No. 313717

VSM Wealth Advisory, LLC (“VSM,” “we,” “us,” or “our”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

We provide discretionary investment management and continuous, integrated wealth-advisory services to individuals and families and to their related trusts, estates, retirement plans, and other entities. As part of a single advisory relationship and for a single asset-based fee, we also provide retirement and income planning; tax-aware investment and liquidity strategy; estate and wealth-transfer planning coordination; charitable and philanthropic planning; family education and governance; and family-office coordination with consolidated reporting. We coordinate with—but do not replace—your own attorneys, accountants, and tax advisers. In limited cases and under a separate agreement we provide consulting services such as a one-time review of an investment portfolio. Such arrangements do not include on-going portfolio management or monitoring unless we agree otherwise in writing.

Monitoring. Your portfolio is supervised on a continuous basis by the investment counselor assigned to your account, and accounts are reviewed at least monthly for cash flows and returns. Monitoring is included in our standard services. You will receive quarterly portfolio reports from us in addition to your custodian’s account statements.

Investment authority. We manage all client accounts on a discretionary basis, meaning you authorize us in your advisory agreement to buy and sell investments in your account without asking you in advance, subject to any reasonable written restrictions you impose. Where we implement a personalized (direct) indexing or unified managed account strategy, we select and monitor an unaffiliated third-party manager (an “SMA Manager”) and establish its mandate; within that mandate, the SMA Manager—not VSM—makes the security-level trading decisions in that account. We do not manage assets on a non-discretionary basis.

Limited investment offerings. We do not offer proprietary products and are not limited to a specific menu of investments. We implement our strategies primarily through index mutual funds, exchange-traded funds, and personalized (direct) indexing through separately managed accounts. We use options on a limited basis.

Account minimums. We do not impose a minimum account size or other conditions for opening or maintaining an account. Certain programs offered by SMA Managers have account minimums which are disclosed in the SMA Manager’s Form ADV Part 2.

Additional information about our services is available in Items 4, 7, and 8 of our Form ADV Part 2A brochure, available at adviserinfo.sec.gov (CRD #313717) or from us at 410.825.8844.

CONVERSATION STARTERS — ASK YOUR FINANCIAL PROFESSIONAL

“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?”

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Our advisory fee. We are a fee-only adviser compensated solely by our clients. Our basic fee is 1% per annum of the assets under our management. Fees are negotiable and are typically within a range of 0.55% to 1.00% per annum. The fee is billed quarterly, in advance, based on your account’s market value at the end of the preceding quarter, and may be deducted directly from your account or billed to you. Because our fee is asset-based, the more assets there are in your account, the more you will pay in fees; we therefore have an incentive to encourage you to increase the assets in your account. For limited consulting engagements, we charge \$500 per hour or an agreed flat fee.

Other fees and costs. If a portion of your portfolio is managed by a third-party SMA Manager (including through a unified managed account), the SMA Manager charges a separate asset-based program fee that is in addition to our fee and is not shared with or offset against ours—so you pay both fees on those assets. You will also bear the internal expenses of any mutual funds and ETFs you hold, and your custodian may charge commissions, transaction, trade-away, and other account fees.

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.

Additional information about our fees is available in Item 5 of our Form ADV Part 2A brochure.

CONVERSATION STARTER — ASK YOUR FINANCIAL PROFESSIONAL

“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:

Asset-based fees and rollovers. Because we are paid a percentage of the assets we manage, we have an incentive to recommend that you increase the assets under our management—including by recommending that you roll assets out of an employer-sponsored retirement plan and into an IRA that we manage, which increases our compensation. We address this by disclosing this to you and recommending a rollover only when we determine it is in your best interest and by documenting that determination, including a good-faith comparison of investment options, services, and total costs.

Benefits we receive from Schwab. We recommend Charles Schwab & Co., Inc. as custodian. Schwab provides us, at no charge, with support products and services—research, technology, practice management, and related benefits. These benefits are not conditioned on our clients maintaining any minimum level of assets at Schwab and are not received in connection with your securities transactions, but their availability gives us an incentive to recommend Schwab. We believe our recommendation of Schwab is based on the scope, quality, and price of its services.

We receive no commissions, sales charges, or other compensation from any third party, including SMA Managers, in connection with any investment product. **Additional information about our conflicts of interest is available in Items 5, 10, 12, and 14 of our Form ADV Part 2A brochure.**

CONVERSATION STARTER — ASK YOUR FINANCIAL PROFESSIONAL

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

How do your financial professionals make money?

Our financial professionals are compensated with a salary and, in some cases, a share of the firm’s profits, which are derived from the asset-based advisory fees our clients pay. They receive no commissions and no compensation based on the sale of any product. Because firm revenue grows with the assets we manage, our professionals have an incentive to increase the assets under our management and to attract and retain clients.

DISCIPLINARY HISTORY

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTER — ASK YOUR FINANCIAL PROFESSIONAL

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

ADDITIONAL INFORMATION

Where can I find additional information?

You can find additional information about our investment advisory services, and request up-to-date information and a copy of this relationship summary, by visiting www.vs-m.com, by reviewing our Form ADV at adviserinfo.sec.gov (CRD #313717), or by calling us at 410.825.8844. You may also write to us at VSM Wealth Advisory, LLC, 11350 McCormick Road, Executive Plaza I, Suite 300, Hunt Valley, Maryland 21031.

CONVERSATION STARTER — ASK YOUR FINANCIAL PROFESSIONAL

“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?”