Form ADV Part 3 – Client Relationship Summary

Date: 10/15/2026

Item 1: Introduction

WARREN STREET WEALTH ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit *www.investor.gov/CRS* for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

***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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisers (we select a third-party adviser for you to use); and sub-advisor to affiliated ETFs (we provide sub-advisory services to Warren Street Global Equity ETF (ticker WSGE) and Warren Street Global Bond ETF (ticker WSGB). As part of our standard services, we typically monitor client accounts on an ongoing basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay?
Our fees vary depending on the services you receive.

For portfolio management services, we typically charge an asset-based fee (a percentage of assets under management). This means that the more assets you have in your advisory account, the more you will pay us. As a result, we have an incentive to increase the assets in your account.

For financial planning services, we may charge either hourly or fixed fees. For hourly arrangements, each additional hour we spend working for you will increase the fee. For fixed fees, the amount charged is based on the expected scope of work, so material changes in that scope may increase the fee.

Portfolio management fees are typically charged quarterly or monthly in arrears. Financial planning fees are generally charged partially in advance and partially in arrears, with at least 50% due upfront and no more than $1,200 collected more than six months in advance. Pension consulting fees are typically paid upfront.

We also receive compensation for providing sub-advisory services to affiliated ETFs. This compensation is paid from the ETF's advisory fee and not directly billed to you. Additional information about ETF-related fees is available in the prospectus and statement of additional information (SAI).

You will pay our fees even if there are no transactions in your account, and our advisory fees generally do not vary based on the type of investments selected.

Please see our Brochure for additional details.Brochure.

Third Party Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you may pay transaction fees when we buy and sell an investment 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.** Please also see our Brochure for additional details.

Conflicts of Interest: *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:

- For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our asset-based fee
- For hourly fees, each additional hour we spend working for you would increase the advisory fee and thus we have an incentive for you to agree to have us complete more work for you. For fixed fees, the more work we expect to perform for you, the higher our fee would be and thus we have an incentive for you to agree to have us complete more work for you
- When we sub-advise a registered ETF, we earn a management fee and are entitled to a share of profits, if any, after expenses. Where appropriate to meet client objectives, we may invest client assets in affiliated ETFs that we sub-advise, which creates a conflict of interest because we have an incentive to recommend these ETFs over other investments.

  If you purchase insurance or use real estate services through our financial professionals, they may receive additional compensation, which creates a conflict of interest. You are not required to use these services and may obtain them from other providers. .

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Also, as indicated above, our financial professionals can receive additional compensation when acting in their separate capacities as insurance agents and real estate brokers. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

***Questions to ask us*: As a financial professional, do you have any disciplinary history? For what type of conduct?**

Do you or your financial professionals have legal or disciplinary history? No, we do not have any legal or disciplinary history to report.. Visit *https://www.investor.gov/* for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

***Questions to ask 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?**

For additional information on our advisory services, see our Brochure available at https://adviserinfo.sec.gov/firm/summary/173447. You can also access our complete Form ADV Part 2A and additional firm Disclosure Documents directly on our website at https://warrenstreetwealth.com/adv/**.** If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at 714-876-6200.