Client Relationship Summary January 2026

Vantage Point Wealth Management, LLC, (Vantage Point) is an investment adviser registered with the states of Utah and New York. We feel it is important for you to understand how our advisory services and fees are structured so that you can make best use of the services we offer. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

What investment services and advice can you provide me?

As a State registered investment adviser, Vantage Point offers its investment advisory services to retail investors for a fee based on the value of cash and investments in your portfolio. Our standard advisory services can include Financial Planning, Investment Management, Estate Planning, Risk Management, and Tax Planning services. If you engage for services with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is regularly monitored (at least quarterly), and if necessary, rebalanced to meet your changing needs, stated goals and objectives.

Our accounts are managed on a discretionary basis which means we don't need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. Vantage Point also has a limited number of non-discretionary accounts where the client makes the ultimate decision regarding the purchase or sale of investments. Additional information about our advisory services is in Item 4 of our Firm Brochure

Questions to Ask Us:

- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications?

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing fee that is calculated monthly based on the value of the investments in your account.

Our fees will vary depending on the value of the investments in your account (including cash balances), the fee structure that you select and the service level you choose. Depending on the amount of assets we manage for you and the level of additional services you elect to have us perform the minimum fees for our services will vary. Vantage Point charges a minimum annual management fee of $240 for our investment management only service. Our fees vary and are negotiable and will vary from client to client.

Our incentive is to increase the value of your account over time which will increase our fees over time. The monthly fees will be automatically deducted from 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. The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. We also offer a Wrap Fee program. The wrap fee is intended to provide payment for all the direct services the customer receives (e.g., financial planning, risk management, tax planning, etc.), as well as cover our operating & research costs. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time. Additional information about our fees is in Item 5 of our Firm Brochure.

Questions to Ask Us:

- Help me understand how these fees and costs will 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 are legally bound to act in your best interest and not put our interest ahead of yours. At the same time, our revenue sources create some conflicts with your interests. Conflicts may arise when licensed financial professionals recommend insurance products to clients. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Additional information about our conflicts of interest can be found in Item 11 of our **Brochure**. Here are some examples to help you understand what this means.

The firm's revenue is derived from the advisory fees we collect from your accounts each month. Vantage Point receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts.

Investment Advisor Representatives (IAR) may hold insurance licenses and recommend products to be used in implementation of an advisory client's financial plan or investment portfolio. In some cases, insurance contracts will pay commissions to the IAR. This practice presents a conflict of interest as certain IARs have a supervisory and | or ownership position in Vantage Point and may receive a share of commissions because of such transactions. This conflict is managed by requiring IARs to present the advisory client with a commission-free alternative – if available, an analysis explaining why they believe the commission-free contract is less suitable for the advisory client, fully disclosing any current and future commission rates paid to the IAR and receiving authorization from the advisory client for use of a product that pays commissions. Under no circumstance does an IAR have the authority to place a client's funds into a financial instrument that pays commissions without the advisory client's authorization.

Some of our firm's employees provide tax preparation, consulting, or other financial services. These services are independent of Vantage Point's investment advisory services and are governed under separate engagement agreements.

Questions to Ask Us:

- 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 employees of the firm and are paid a percentage of the revenue that their accounts generate for the firm. They also receive bonuses related to meeting certain criteria including revenue retention, providing additional services to clients, and bringing in new client assets. Some financial professionals receive stock options.

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

No, none of our financial professionals have legal or disciplinary history. Vantage Point Wealth Management, LLC does not have any legal or disciplinary history. Visit at Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at

https://adviserinfo.sec.gov by clicking on the FIRM tab and then searching CRD # 161166. If you would like additional, up-to-date information or a copy of this disclosure, please call (801) 358-8082.