

JUNE 2020: FORM CRS (CLIENT RELATIONSHIP SUMMARY) A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH WWK INVESTMENTS, INC.

WWK Investments, Inc. is registered with the Securities and Exchange Commission (SEC) as a broker-dealer, FINRA Member firm, and a member of the Securities Investor Protection Corporation ("SIPC"). Brokerage and an investment adviser's fees differ, and it is essential for you to understand these differences. As a broker-dealer, our registered representatives are paid commissions based on the investment products they recommend and sell. Financial Professionals of an investment adviser are paid a percentage of the assets under management, flat fee, or an hourly fee. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and general education about investing.

ITEM 2 – RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our Firm provides investment advice on a non-discretionary basis. The recommendations must be in your best interests and suitable for your individual situation. Our Firm does not continuously monitor your investment accounts, however, we may from time-to-time recommend changes that would be suitable to your overall investment objectives. In a brokerage relationship, your representative will not formally monitor your investments. WWK Investments, Inc. does not have a stated minimum initial account value, all of our investment recommendations are intended for retail investors or institutions, pensions, endowments or family offices, etc. and any investment that you may choose to purchase may or will have their own minimum investments amounts.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Given my financial situation, should I choose investment advisory or brokerage services? 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?

Our Firm receives a commission as compensation when you purchase an investment. In most cases, our firm will also receive trailing compensation to service the account. These fees are known as 12(b)-1 fees. The amount of commissions and 12(b)-1 fees vary based on the amount of the investment as well as what product you are purchasing. In some cases, you may be eligible for a reduction in the percentage of commissions based on the level of assets held through one mutual fund family. Our firm does not establish the commission schedules, or potential changes to these schedules over time. Since certain products pay more than others, the Firm has an incentive to encourage you to purchase one product over another. It's also important to keep in mind that there are a number of products that we have chosen not to offer, that would have paid us higher commissions than the products we do offer. You will pay additional fees to the mutual fund family or insurance company. These may include an expense ratio, annual account fee, mortality & expense fee, redemption fees, administration fees and/or insurance rider fees. You will pay fees and costs whether you make or lose money on your investments. These fees and costs will reduce the amount of money you make on your investments and will also affect the value of your account over time. Ask your registered representative about the fees you will pay.

QUESTIONS TO 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 PROVIDING RECOMMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your broker-dealer, we must 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 affect the recommendation we provide you. Here are some examples to help you understand what this means. 1) Commission-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your accounts. Commission-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). c) Some products pay higher commissions than others. d) Recommending investments in a new fund family or insurance

company could generate additional commissions. Other possible conflicts to consider are: 2) Many of our firm's financial professionals are investment advisers of our affiliated registered investment adviser and may offer you advisory services through our affiliated registered investment adviser. Brokerage and advisory services are different, and the fees our firm and the investment adviser charge for those services are different. Registered representatives charge a transaction-based commission each time they purchase a new investment product. As a result, we have an incentive to recommend transferring assets between fund companies or insurance companies as much as possible in order to increase our compensation. 3) Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. Please note that you always have a right to choose services and products from our affiliated entities or any other firm that provides similar services and products. 4) Our Firm allows our registered representatives to trade in their personal accounts and may invest in the same securities as clients. However, all our Financial Professionals personal securities accounts are supervised on an ongoing basis. 5) From time-to-time, we are provided the opportunity to attend due diligence trips at a mutual fund or insurance company's place of business. Expenses for these trips, including airfare, hotel, ground transportation and meals, are covered by the sponsoring company. 6) Some of the products, services, and other benefits provided by your custodians benefit our Firm and may not benefit you or your account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by the commissions in connection with transactions made in your account and 12(b)-1 fees generated as described above in Item 3 Fee section. When our Financial Professionals act as an investment adviser of our affiliated registered investment advisor, they are compensated by investment service fees that are based on a percentage of the total account value. The investment adviser may also charge consulting fees or an hourly fee. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are always required to follow a suitability standard and act in your best interests.

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. You can access the legal and disciplinary histories of our Firm and Professionals using a free and simple search tool at Investor.gov/CRS. You can also visit our website at www.wwkinvestments.com for additional information.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

FOR ADDITIONAL INFORMATION OR A COPY OF THIS RELATIONSHIP SUMMARY, CONTACT:

**WWK INVESTMENTS, INC.
126 N. CENTER STREET
NORTHVILLE, MI 48167
248-449-8300**

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?