Client Relationship Summary

(June 2026)

INTRODUCTION

Broker Dealers and Investment Advisors offer different services and fees structures. 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 advisors, and investing.

Fortune Financial Services, LLC. (FFS) is a limited purpose broker dealer, registered with the Financial Industry Regulatory Authority (FINRA) which only allows our independent contractor Registered Representatives (RR) to sell mutual funds, variable annuities, and Variable life insurance, as well as indexed annuities. FFS does not use a clearing firm or central platform. All business is transacted at and held directly by the issuing company. Before any sale is made it must be securely sent to our Compliance Department for review and approval.

Fortune Financial Services, LLC. is affiliated with registered investment advisor, Exodus Wealth LLC, through common control. Please review Exodus Wealth LLC's Form CRS.

Fortune Financial Services' Registered Representatives are all independent contractors and maintain and pay for their own office space that Fortune designates as a branch. Our firm is structured so that all RRs and all business is supervised from the home office by a team of licensed compliance professionals.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Your RR may recommend that you purchase investment company products to help you reach your financial goals. The brokerage services they can offer are limited to:

Mutual Funds pool money from many investors and invests the money in securities such as stocks, bonds, and short-term debt. Investors buy shares in mutual funds. Each share represents an investor's part ownership in the fund and the income it generates.
Variable Annuities/Life is a contract between you and an insurance company. It serves as an investment account that may grow on a tax-deferred basis and includes certain investment subaccounts and insurance features, such as the ability to turn your account into a stream of periodic payments.
Indexed Annuities is a contract between you and an insurance company. It generally promises to provide returns linked to the performance of a market index that consist of a hypothetical portfolio of securities representing a particular market or part of a market.

Your RR will gather information on you, your goals, your assets, and other pertinent information so that they can recommend an investment that works in your best interest. Please read all offering documents, disclosures, or other documents as they contain essential information.

Neither Fortune Financial Services, LLC., nor our Registered Representatives provide monitoring services as part of your contract/account. As independent contractors, RRs may, on a periodic or irregular basis, review your account and may offer additional recommendations. Any review provided by your RR is not contractual and there is no separate fee for any monitoring.

FFS does not allow your RR to have any discretionary authority over the investments that you purchase through Fortune.

All account minimums and other requirements to open an account are set by the issuing company for that product.

Conversation Starters
"Given my financial situation, should I choose a brokerage 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 FEES WILL I PAY?

FFS and your RR do not charge fees when selling investments. Any product that you purchase through FFS will have fees, charges, costs and/or expenses, set by the issuing company. Mutual fund fees include but are not limited to sales charges (upfront, backend or ongoing), internal expenses, and marketing fees. Depending on the amount invested, you may qualify for a lower fee. Variable products have a base annual expense as well as additional charges for any contract enhancements you may choose to purchase. Optional income and death benefits riders have additional fees, and these fees may affect the performance of your annuity. Indexed annuities may have no upfront charges or ongoing expenses, but the insurance company recaptures its costs in the difference between the return of the chosen index and the calculated amount credited to your account. Sometimes you will earn nothing on your indexed investment and, based on the options you choose, could lose principle.

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.

Each product has a price for shares purchased calculated by the company. There may be additional fees for expedited services, mailing, wiring, or other transaction fees. All these fees are described in the product's prospectus.

Conversation Starters
"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?"

Securities offered through Fortune Financial Services, LLC.
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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 provide you with a recommendation, 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 can affect the recommendation we provide you. Here are some examples to help you understand what this means.

Compensation: FFS is paid a commission from the insurance or investment company for each contract sold and/or when you make an additional investment. Certain investment types and/or companies may pay larger commissions for some products. Some products pay additional compensation for marketing and distribution. FFS does not promote, encourage, or specify which of the approved products your RR recommends to you.

Limited Products: FFS only offers Mutual Funds, Variable Annuities/Life and Index Annuities limiting the recommendations provided to you.

HOW DOES FORTUNE MITIGATE CONFLICTS?

Here are some methods we use to mitigate conflicts.

Fortune does not have proprietary products, does not have a preferred list of products, offers no bonuses based on the sale of certain products. Fortune does not have sale incentives, nor do we receive any marketing allowance from vendors. We do not sales contests to our representatives. All transactions are reviewed by the Compliance Department to ensure that the information provided to you is complete and accurate and that the recommendation is in your best interest.

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Fortune Financial Services, LLC. is paid a commission for brand new sales and transactions that add money to your investments. The rates that we are paid are set by the issuer, as disclosed in their offering material. Fortune then pays your RR an agreed upon percentage of those commissions.

Occasionally, issuing companies may pay for, or reimburse RRs for, product training, marketing costs or client events. All such non-cash compensation must be reviewed and approved by FFS.

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

YES – Fortune Financial Services, LLC. does have a disclosure history. Some of Fortune's independent contractor RRs may also have disciplinary history. Please visit Investor.gov/CRS or https://brokercheck.finra.org/ for a free and simple search tool to research FFS and our Registered Representatives.

> ***Conversation Starters***
> "As a financial professional, do you have any disciplinary history? For what type of conduct?"

You can receive additional information, review the definition of terms used, or request a copy of the relationship summary by calling 724-846-2488 or go to our website www.fortunefinancialservices.com.

> ***Conversation Starters***
> "Who is my primary contact person? Who can I talk to if I have concerns about how my RR is treating me?"

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