

Introduction

Reliant Investment Partners, LLC (Reliant) is a registered investment adviser licensed with the Securities and Exchange Commission. It is important for you to understand the differences in how we operate and charge fees for services compared to brokerage services so you can determine which type of account or service is best for you.

There are free and simple tools available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about investment advisers, broker-dealers, and investing in general.

What investment services and advice can you provide me?

As an investment adviser, Reliant offers investment advisory services to retail investors for an ongoing fee calculated on the value of your account. Fees for other services can be flat or hourly based. Our advisory services include, but are not limited to, investment management services, financial planning, and retirement planning. We start each client relationship by discussing your financial situation, goals, risk tolerance, time horizon, and investment preferences, and incorporate investment strategies to meet your goals. We tailor an investment policy and portfolio specifically for you. We will regularly monitor your investments on a continuous basis as part of our standard procedures. Please refer to Item 4 of our Form ADV Part 2A for further information.

We are a fiduciary and manage accounts on a discretionary basis, which means we must act in your best interest but do not need to call you when buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement remains in place until you or we terminate it. Please refer to Item 16 of our Form ADV Part 2A for further information. We do not limit our advice and services to proprietary products or a limited menu of products or investments. We also do not have a minimum account size requirement, but we do reserve the right to accept and retain clients. Please refer to Item 7 of our Form ADV Part 2A for further information.

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 fees will I pay?

Fees and costs affect the value of your account over time and vary depending on certain factors, such as size of your portfolio, and are negotiable. Fees are generally deducted quarterly based on the value of your account. Brokerage firms can charge or receive commissions on transactions and holdings; we, however, cannot. Our goal is to minimize investment costs whenever practical. It is in our interest as it is in yours to maximize your returns within the parameters of your investment objectives. Our incentive is to grow the value of your account over time, which helps increase our revenues over time. We also provide non-investments services, such as business analysis or financial planning, and charge a flat or per hour fee for these services. John Hutchinson or Robert Wagler can give you personalized information on fees and costs and how they compare to brokerage firms.

The custodian that holds your assets can charge a transaction fee when we buy or sell an investment, which is in addition to our advisory fee. Our custodian, Raymond James (“RJ”), does not charge transaction fees for stocks, exchange traded funds (ETFs), and most mutual funds we use. Brokerage firms and custodians can also charge fees for certain investments and/or for maintaining your account. RJ does not charge our clients annual fees for maintaining their accounts but may charge for Capital Access (checking) accounts or for other services they provide, such as banking or trust services. Some investments, such as mutual funds and ETFs, charge additional fees (called an “expense ratio”) that will reduce the value of your investments over time. Since we are a fee-based firm, we have access to certain mutual fund share classes that charge significantly lower expense ratios.

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. Since you pay us, we work for you, not for a brokerage firm or for a bank. Because of that, we streamline our operations as much as possible to keep costs

down. Make sure you understand what fees and costs you are paying us verses what fees and costs you would be paying other brokerage or investment firms. Refer to Item 5 of our Form ADV Part 2A for further information.

Question 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?

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. Reliant's primary revenue is from the advisory fees we collect from our clients' accounts. Our incentive to increase your investments could bias our advice towards recommending investing your funds rather than paying off debt, or we recommending you transfer funds and investments to us that we do not currently manage. Our standard advice, though, will be in your best interest. For example, we will recommend that mortgages or other debt that carries an interest rate higher than expected returns in your portfolio should be paid down or avoided. When providing advice or services on a flat fee or hourly rate basis, we might recommend that we establish a financial plan for you at an additional cost. This and other services we provide may cost you more money and may not provide the results you desire. For additional information on conflicts of interest, please see our Form ADV Part 2A.

Question 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, John Hutchinson, Robert Wagler, and Lorin Wagler, receive a portion of Reliant's quarterly fees based on the client assets they service. This compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us. They also receive commissions from the sale of insurance products, which can impact their recommendations to you.

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

Our firm and our financial professionals do not have legal and/or disciplinary history. Please visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website www.adviserinfo.sec.gov by searching CRD #297369. You may also contact our firm at 910-363-1010 or bob@wealthfa.com to request a current copy of our Form ADV Part 2 or an up-to-date version of this relationship summary, Form ADV Part 3.

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?*

Exhibit - Changes

Since the last filing of this Form ADV Part 3, dated February 28, 2024, we have made minor grammatical changes.