

Client Relationship Summary

Date: 10/21/2025

Item 1: Introduction

WESTCO INVESTMENT CORP. is a Broker/Dealer, Member FINRA, SIPC and a Limited Member, MSRB, offering mutual fund and variable annuities on a brokerage basis to clients. Brokerage and investment advisory services and fees differ, and it is important that you 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 financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? Our firm offers mutual funds and variable annuities to retail clients. As part of our standard services, we make recommendations based upon the best interests of each individual client and we typically monitor client investments on a quarterly basis. Our firm does not provide discretionary management. We do not offer general securities, stocks, or bonds. We do not offer options, penny stocks or IPO's. We do not have a minimum account size. We may offer investment advisory services through our affiliate Westco Advisory Services, Inc. and you may receive a Client Relationship Summary from that entity.

Questions to ask us: Given my financial situation, should I choose a brokerage account or 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?

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

What fees will I pay?

Mutual funds: Our commissions and compensation may be different for each fund family. Fees may be imposed such as product level fees, distribution, and service fees and generally there will be a sales charge. The choice of share class will also impact the costs.

Variable Annuities: Our commissions and compensation may be different for each variable annuity. Administrative fees such as management fees and mortality & expense fees may be applied. Variable annuities may also contain sub accounts which have management fees and variable annuities may have surrender charges if you sell an investment before a specified period.

529 Plans: Our commissions and compensation may be different for each 529 plan investment.

Fees may be imposed such as product level fees, distribution, and service fees and generally there will be a sales charge. The choice of share class will also impact the costs.

You will pay fees and costs whether you make or lose money on your investments over time. Because we are compensated for transactions, there is an incentive to encourage you to trade more frequently and in greater amounts. There may also be a conflict in choosing a share class since each share class has different compensation to the firm. Please make sure you understand what fees and costs you are paying. Please see each mutual fund or variable annuity specific Prospectus for additional details.

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Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?

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 our interests. You should understand and ask us about these conflicts because they can affect the recommendations, we provide you with. Here are some examples to help you understand what this means.*

Primarily, we and our financial professionals receive compensation from the brokerage services we provide to you. When it comes to mutual funds and 529 plans the conflicts which may occur are the number of transactions, we may choose to make which is a greater cost to the client. Determining share class will also determine the upfront cost of the transaction. Regarding variable annuities, this product is usually at a higher cost. These commissions give an incentive to recommend insurance products that increase our compensation to our affiliated insurance agency.

Item 4: Disciplinary History

Do you or your financial professionals have a legal or disciplinary history? No, neither the Firm nor its Representatives have any legal and/or disciplinary events. Visit <https://brokercheck.FINRA.org> a simple search tool to research Westco Investment Corp financial professionals.

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

Item 5: Additional Information

For additional information on our brokerage services, see our Broker/Dealer Firm Brochure. [WIC Broker Dealer Firm Brochure 10.21.2025.pdf](#)

If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 516-593-5070.

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 A - Material Changes to Client Relationship Summary

This is an October 2025 amended version of the Client Relationship Summary from the initial date of the Client Relationship Summary of 6/22/2020.