ADV Part 3: Client Relationship Summary

March 31, 2026

WORLD INVESTMENT ADVISORS

Introduction

World Investment Advisors, LLC ("We", "Us", or "Our Firm"") is registered with the Securities and Exchange Commission (SEC) as an investment adviser under the Investment Advisers Act of 1940. Because brokerage and investment advisory services and fees differ, it is important for you, the retail investor, to understand these differences to determine the best type of account for you. 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 advisers, and investing.

What Investment Services and Advice Can You Provide To Me?

Our Firm provides fee-based, separate account investment advisory services directly to individuals, high net worth individuals, and trusts. Our services include, but are not limited to, establishment of individual investment objectives and/or investment policy statement, discretionary investment supervision on a continuous and regular basis, non-discretionary investment supervision, asset allocation analysis, ongoing investment performance management, financial planning and analysis, insurance needs review and charitable gifting strategies. Services are offered through a wrap fee program or a non-wrap fee program. In a wrap fee program, you are charged an all-inclusive wrap fee that covers advisory and execution services.

Our Firm offers advice on a regular basis as part of our standard services. We will discuss your investment goals, design a strategy to work toward those goals, and regularly monitor your account. We will contact you when we become aware of a significant change in the market or to your individual circumstances. Our investment advice is not limited to a particular type of security or product. We provide advice with respect to equities, fixed-income and cash-type investments. If financial planning is offered as a stand-alone service, we will not provide ongoing monitoring.

Certain accounts or investment types may require an initial minimum investment to open or purchase. We offer investment management services on both a discretionary and non-discretionary basis. You will typically grant us discretion to buy and sell investments in your account, without obtaining your prior consent. You may limit our discretion by placing reasonable restrictions on certain types of securities. In other investment advisory accounts, you may grant investment discretion to a third-party manager, strategist, or other financial institution. Certain other investment advisory accounts are non- discretionary, which means that you are required to pre- approve every transaction we recommend.

For additional information regarding our services, please review our Form ADV Part 2A Brochure, Item 4.

Conversation Starter: Ask Your Financial Professional

- 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?

You will pay an ongoing, mutually agreed asset-based fee each month or quarterly, in advance or arrears, for our services according to the terms of our advisory agreement with you based on the value of the cash and investments in your advisory account. As assets in your account increase, so do the fees. As a result, the firm may be incentivized to encourage you to increase the assets in your account. Our standard fees range from 0.50% to 3% of assets under management and are negotiated on an individual basis. Financial planning fees are based on an agreed-upon fixed fee, ranging from $1,000 to $5,000, or an hourly basis, ranging from $100 to $275 per hour, depending on the nature and complexity of the engagement.

Our asset-based fees are separate and distinct from custodian and broker-dealer execution fees, unless you are participating in a wrap-fee program. In those instances, you will be assessed a higher asset-based fee; however, the custodian and execution fees will be included in the overall asset-based fee you pay. If you are in a non-wrap fee program you are responsible for all custodian and execution fees charged by the custodian and/or executing broker-dealer.

Some investments, such as mutual funds, impose additional fees which reduce the value of your investment over time. Additionally, your financial professional may select third-party asset managers to assist with the management of your account. If selected, the third-party asset manager is compensated through a percentage of the overall investment advisory fee assessed by Our Firm.

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 in your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information regarding our fees, please review our Form ADV Part 2A Brochure, Item 5.

Conversation Starter: 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 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 must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what that means:

Some of our financial professionals may also effect securities transactions for clients as registered representatives of World Investments, LLC., or St. Bernard Securities, LLC, FINRA broker-dealers. Your financial professional may receive compensation for such transactions, but such compensation will be separate and distinct from compensation related to our investment advisory services. Additionally, some of Our financial professionals may also be licensed as insurance agents with Pensionmark Partners Insurance Services and World Life & Annuity Brokerage, which is affiliated with Our Firm through common ownership and may receive compensation directly from the carriers.
For additional information regarding our conflicts, please review our Form ADV Part 2A Brochure.

Conversation Starter: Ask Your Financial Professional:

- 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 compensated based on the revenue Our Firm earns from the advisory services we provide, the total assets they service and the time and complexity required to meet individual client needs. This creates a conflict of interest as it gives your adviser an incentive to recommend you invest more in your account with us due to the potential for increased compensation. Some our financial professionals also serve as licensed insurance agents and receive commissions, bonuses, and other economic incentives for selling insurance products. The receipt of such compensation creates a conflict of interest. Additional revenue may be received from outside business activities such as broker-dealer transactions, or fixed insurance business.

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

Yes. You can access the legal and disciplinary history of our firm and our financial professionals using a free and simple search tool at Investor.gov/CRS.

Conversation Starter: Ask Your Financial Professional

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

Additional information about services provided can be found on the company's website http://www.worldadvisors.com and on Our Firm Form ADV Disclosure Brochure (Form ADV Part 2A Brochure and Wrap Fee Brochure). You can always ask your financial advisor for more information and request a copy of this relationship summary by calling us at (800) 833-1862.

Conversation Starter: Ask Your Financial Professional

- 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?