Client Relationship Summary
December 3, 2025

WORLD

Introduction

World Investments, LLC ("World" or "the Firm") is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of FINRA, SIPC, and MSRB. We offer brokerage services to retail investors through a network of independent financial professionals ("FPs"). World Investments, LLC is affiliated through common ownership with World Investment Advisors, LLC, an SEC-registered investment adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the 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 advisers, and investing.

This document describes only our brokerage services. For more information about our affiliated investment adviser, please visit www.worldadvisors.com.

What Investment Services and Advice Can You Provide To Me?

We offer brokerage services to retail investors, which include buying and selling securities such as stocks, bonds, mutual funds, exchange-traded funds (ETFs), annuities, and alternative investments. Your financial professional may make recommendations based on your investment objectives, risk tolerance, and time horizon, but you make the ultimate decision regarding your investments. We do not provide ongoing monitoring of your account or discretionary management authority. You will receive regular account statements from your custodian, generally at least quarterly.

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?

If you open a brokerage account, you will pay a transaction-based fee, generally called a commission, every time you buy or sell an investment. Commissions vary depending on the type of investment and the size of the transaction. For example, you may pay a separate commission for stock trades, a mark-up or mark-down for bond transactions, or a sales load or charge when investing in mutual funds, annuities, or alternative investments. These investment products may also charge additional ongoing fees and expenses that will reduce the value of your investment over time.

Because we are paid on a per-transaction basis, we have an incentive to encourage you to trade more frequently and in larger amounts. 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. Additional, detailed information regarding compensation can be found in the World Investments, LLC Regulation Best Interest Disclosure and on our website at www.worldadvisors.com.

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 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 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 recommendations we provide you. Here are some examples to help you understand what this means.

- We receive compensation from third parties (such as mutual fund or annuity sponsors) when you invest in certain products, including ongoing trail commissions or 12b-1 fees.
- We may receive revenue-sharing payments or other benefits from product sponsors for making their investments available on our platform.
- We may act as principal in certain transactions (buying or selling directly with you) and receive mark-ups or mark-downs.
- Our financial professionals are compensated based on the revenue generated from your transactions, creating an incentive to recommend more frequent trading or higher-commission products.
- Additional, detailed information can be found in the World Investments, LLC Regulation Best Interest Disclosure is available on our website at www.worldadvisors.com.

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 receive a portion of the commissions or transaction-related fees you pay. They may also receive compensation based on the amount of client assets they service, the type of products they sell, or other incentives such as transition assistance or production-based bonuses. These arrangements create potential conflicts of interest because they may encourage your financial professional to recommend investments or trading activity that increase their compensation.

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?

For additional information about our brokerage services or to request a copy of this Form CRS, please visit our website at www.worldadvisors.com, email us at Compliance@WorldAdvisors.com, or call 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?