MWS Capital Consultants LLC

Form CRS – MWS Capital Consultants, LLC *February 18, 2026*

MWS Capital Consultants LLC is an advisory firm registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to you to research firms and financial professionals at *www.investor.gov/CRS*, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors. We offer portfolio management services for individuals and businesses, primarily through the use of bespoke management, tailored to your asset management needs. In addition, we provide financial counseling and planning which includes, retirement planning, estate planning, tax planning, cash flow planning, and education planning. There are no limitations on those services. We monitor the investments of our clients for whom we provide portfolio management services with continuous ongoing supervision. Our monitoring occurs at a minimum, with quarterly reviews, or upon material economic, disruptive events or from changes in client circumstances and is part of our standard portfolio management services. We act with discretionary authority as a portfolio manager which allows us to purchase and sell securities without seeking your permission prior to trading. We are not limited in trading except by your known, identified restrictions. We are not limited in any of the investments we recommend to our clients. We require new clients to have a minimum of $1,000,000 to invest with us, though we retain the discretion to waive the minimum under appropriate circumstances. *For additional information, please see our website at www.mwscapital.com our ADV, Part2A, Items 4,7 and 13 at https://adviserinfo.sec.gov/firm/summary/125061.*

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?

For portfolio management services, you will pay an asset-based fee. The asset-based fee is charged, monthly in advance, as a percentage of the value of your portfolio based upon as of the month end of the prior month. An asset-based fee means that if the value of your portfolio increases, our fee increases. In addition to our fees, you will pay the custodian's fees, such as account maintenance fees, transaction costs such as commissions and mark-ups on transactions, mutual fund ticket charges, and underlying mutual fund management fees. We do not participate in any of these fees. *For Additional Information, please see our ADV, Part2A, Item 5 at. https://adviserinfo.sec.gov/firm/summary/125061.*

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.

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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money (asset-based fees) 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**.**

We charge an asset-based fee has an inherent conflict of interest because we earn more, the more money you put in your account. *For additional information, please see our ADV, Part2A, Item 5 at https://adviserinfo.sec.gov/firm/summary/125061.*

***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 are compensated by the salary and income that the firm earns, which is derived solely from the receipt of advisory fees.

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

No, neither our firm nor any of our associated persons has any disciplinary or legal history. You may go to *www.investor.gov/CRS* for a free and simple search tool to research us and our financial professionals.

Additional Information

You may obtain additional information by viewing our website, *www.mwscapital.com* or our *ADV, Part2A* at *https://adviserinfo.sec.gov/firm/summary/125061.* You can request up-to-date information about our firm and request a copy of our relationship summary by calling us at 773 412-4302. The Form CRS is also posted to our website.

Question to Ask Us:
Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?