Rowling & Associates LLC dba Pathview Wealth Advisors - Form CRS June 9, 2026

Rowling & Associates LLC dba Pathview Wealth Advisors ("we," "our," or "us") is 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 these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, plus educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer advice to retail investors such as you in the form of a financial plan. Implementation of any financial plan recommendation is entirely at your discretion. Clients may purchase limited consulting advice regarding their investment and financial concerns. They are under no obligation to act upon our consulting recommendations. We also offer investment supervisory services where we develop a personal investment policy, based on a client's particular circumstances, and then manage the client's investment portfolio based on that policy. We review such portfolios on an ongoing basis, and we typically furnish clients with portfolio appraisal reports on a quarterly basis. Our authority to manage a supervised account is usually discretionary, which means that you authorize us to select the identity and amount of securities to be bought or sold, subject to your stated investment objectives. On occasion, we have the authority to manage client accounts on a non-discretionary basis, which means that we must obtain the client's consent prior to transacting in any portfolio trades. Non-discretionary management means that the client is responsible for making the ultimate decision on all trades. We generally limit purchases to shares of publicly traded mutual funds and exchange-traded funds. There is no minimum amount required to open or maintain an investment advisory account.

Additional Information: *Please also see Items 4, 7 and 13 of Form ADV, Part 2A.*

Conversation Starters - 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?

We usually charge financial planning fees based on time spent, at rates from $90-$500 per hour, plus expenses. We may also provide financial planning services for a fixed fee, which generally ranges from $1,500 to $10,000. We require an initial retainer of 50% of the estimated fees. Bills are sent upon completion of the project, and monthly progress bills may be sent. Consulting services are billed at rates ranging from $90-$500 per hour, plus expenses, due on completion of the project. For investment supervisory services, we charge a fee based on the total assets in your account. This fee, payable quarterly in advance, is calculated from sliding fee schedules with an annual rate of 1.25% on the first $500,000, 1.00% on the next $500,000, 0.90% on the next $1 million, 0.80% on the next $1 million, 0.70% on the next $1 million, and 0.60% on amounts above $4 million. The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Our fee does not include (and you will pay separately) any applicable charges imposed by custodians, brokers and other third parties such as brokerage commissions, transaction fees, custodial fees, wire transfer and electronic fund fees, and other fees and taxes on your account and on the securities transactions in your account. Money market funds, mutual funds, and exchange-traded funds also charge their own internal management fees.

Additional Information: 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. *Please also see Item 5 of Form ADV, Part 2A*.

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 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. One owner is a licensed CPA who supervises the provision of tax preparation services. We may recommend such services to our investment advisory clients or investment advisory services to tax preparation clients. This could be viewed as a conflict of interest because clients pay a separate fee for each service. Schwab Advisor Services ("Schwab") makes an economic benefit available to us in the form of support products and services they generally make available to independent investment advisers whose clients maintain their accounts at Schwab. These products/services, and the conflicts of interest they create if we utilize them, are described further in Item 12 of our Form ADV, Part 2A brochure.

Additional Information*: Please also see Items 10-12, 14 of Form ADV, Part 2A.*

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 earn salaries and, as applicable, merit bonuses for performing advisory functions. Additionally, owners of the firm participate in company profits. As described above, one owner also supervises the provision of tax preparation services. For more information regarding these activities, please refer to Item 10 of Form ADV, Part 2A and your financial professional's Form ADV, Part 2B Supplement.

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

No, we do not. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter - Ask your financial professional: **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Additional Information

You can find additional information about us and our advisory services at adviserinfo.sec.gov. If you would like up-to-date information and/or a copy of this relationship summary, please call (619) 295-0200.

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?**