Aristotle Pacific Capital, LLC

Aristotle Pacific Capital, LLC ("Aristotle Pacific") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Investment advisory services are different from brokerage services, and the fees and costs are different. It is important for you to understand those differences. Free and simple tools are available at Investor.gov/CRS, where you can research firms and financial professionals and learn more about investing.

What investment services and advice can you provide me?

We offer discretionary investment advisory services to retail investors. You may have a direct account with us or you may be a client in a wrap fee program for which we serve as an investment adviser. We offer advice regarding a range of investment strategies, as selected by each client. We generally have investment discretion, which means that we make the investment decisions in your account, without obtaining your approval before each transaction. Our direct accounts have investment minimums, which range from $10 million to $100 million, depending on the investment strategy. Available investment strategies and account minimums vary by wrap fee program. As part of our standard services, we monitor direct client accounts on an ongoing basis as part of our portfolio management process. Wrap fee accounts are also regularly monitored per our standard services and the terms of our agreement with you or the wrap fee program sponsor (the "Program Sponsor"). **You may find additional information about our services** in Items 4, 7 and 13 of Aristotle Pacific's Form ADV Part 2A (the "Brochure"). You can view our complete Brochure at adviserinfo.sec.gov.

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?

If you have a direct account with us, you will typically pay a fee that is a percentage of the assets in your account. We typically bill clients for our advisory fees on a quarterly basis. Accounts with more assets generally pay higher total fees, so we have an incentive for you to increase the assets in your account. You will also pay transaction fees to broker-dealers on buy or sell transactions in your account, including trading costs that are embedded in the price of fixed-income securities. Your custodian (a third-party firm that holds the assets in your account) will charge you additional fees.

If you participate in a wrap fee program, you will pay a fee to the Program Sponsor that includes certain services, such as custody, administration and trading costs, as provided in your agreement with the Program Sponsor. The wrap fee you pay the Program Sponsor will not cover trading costs if we place orders with broker-dealers other than the Program Sponsor. For our fixed-income strategies, we typically will not trade with the Program Sponsor when buying and selling securities for your wrap account, and the costs to trade with third-party broker-dealers are in addition to the wrap fees you pay to participate in the wrap fee program. You will not get the full benefit of your wrap fee when we do not trade with your Program Sponsor. In these situations, you will pay the wrap fee and also incur additional trading costs. In some instances, these services may be obtained at a lower aggregate cost if purchased separately.

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. For additional information about the fees and costs related to Aristotle Pacific's services, please see Item 5 of our Brochure.

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 earn fees creates some conflicts of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For example, Aristotle Pacific manages accounts that have different fee arrangements. As a result, this can create an incentive for us to favor higher fee-paying accounts over lower fee-paying accounts when allocating investment opportunities so that we may earn higher fees. Conflicts can also arise when our employees' trade in the same securities held in your account. We have policies and procedures designed to mitigate and address these conflicts. ***For additional information about our legal obligations and conflicts of interest***, please refer to Items 6 and 11 of our 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 paid a salary and receive a benefits package. At our discretion, they can also earn an annual bonus based on the firm's performance. Some of Aristotle Pacific's employees are equity owners of the firm and, as a result, may also receive compensation based on their ownership. Because bonuses and equity compensation are tied to the firm's overall performance, financial professionals have an incentive to increase the firm's revenue. Aristotle Pacific has implemented policies and procedures designed to mitigate such conflicts.

Please talk to your Program Sponsor to find out how the financial professionals who advise you about our products and services make money.

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

No. 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

For additional information about us and our investment advisory services, please visit the SEC's website at https://adviserinfo.sec.gov/firm/summary/298050 or our website at www.aristotlepacific.com. If you would like additional information or would like to receive an up-to-date copy of this summary, please contact us at (844) 597-3886.

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?**

Exhibit to Aristotle Pacific Capital, LLC
Client Relationship Summary (Form CRS)

Summary of Material Changes

This Summary of Material Changes relates to Aristotle Pacific Capital, LLC's ("Aristotle Pacific") Client Relationship Summary (Form CRS) dated February 20, 2026. It describes the material changes made since the prior version of the Form CRS dated May 8, 2024.

The principal material change reflects the expansion of the scope of advisory services that Aristotle Pacific intends to offer clients, including the availability of additional investment strategies and their related account minimums. The amended Form CRS also includes enhanced disclosure regarding wrap fee program arrangements, including trading practices and associated costs.

In addition, certain updates were made to clarify and refine disclosures regarding advisory fees and billing practices, trading costs and other expenses, conflicts of interest, and financial professional compensation. While these revisions improve transparency and readability, they do not represent material changes to the substance of the firm's disclosures, except as described above.

Except as summarized herein, there have been no other material changes to Aristotle Pacific's Form CRS since May 8, 2024.