

# WEALTHYX

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Form ADV Part 3 - Customer Relationship Summary (CRS) - October 17, 2023

## **Introduction**

WealthyX LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. The SEC provides free and simple tools to research firms and financial professionals as well as educational materials. You can find this information by going to: [investor.gov/crs](https://investor.gov/crs)

## **What investment services and advice can you provide me?**

We offer automated online investment services to retail investors via our internet adviser. Our investment services are for participants of retirement plans. Investment recommendations are based on a questionnaire each participant completes.

### **Monitoring:**

WealthyX continually monitors the portfolio and automatically rebalances any holdings. The algorithm will evaluate and rebalance a portfolio upon a 5% or greater deviation from the initial model allocation caused by market events. This rebalance occurs within 3 business days of the triggered event.

**Investment Authority:** Clients utilize the Program Site to access automated guidance from WealthyX which helps them learn about investing and create and manage an investment portfolio designed to meet their financial goals, interests and beliefs within their respective investment (risk) and financial parameters.

**Limited Investment Offerings:** The investments offered through the program consist solely of exchange-traded funds ("ETFs").

**Account Minimums and Other Requirements:** We do not have any minimums to open and maintain an account with us. We do require that you be a participant in one of the retirement plans we provide advisory services to.

**Additional Information:** For more information please review items 4, 7, and 13 of our [Firm Brochure](#).

**Conversation Starters:** You can ask us these questions by calling 650- 684- 7283 or emailing [info@WealthyX.com](mailto:info@WealthyX.com)

- *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?**

The Program charges a "wrap" fee, which allows Clients to pay a single fee for investment advisory services (the "fee"). The fee is not based upon transactions in a Client account, but rather is a bundled fee, which includes the costs for advisory services, execution, clearance, custody and account reporting.

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For Client accounts, WealthyX assesses a monthly fee calculated daily at a rate of up to .90% divided by 365. On an annual basis, this represents up to a 0.90% fee. Fees are charged monthly, in arrears. That is, fees will be calculated on the average daily balance of the previous 30 days. WealthyX directly debits fees monthly for the advisory services rendered in the previous month. WealthyX will charge fees on cash balances that are not actively managed and will also charge advisory fees on non-discretionary assets that are not actively managed.

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 Information:** For more information on fees please review item 5 and 6 of our Firm Brochure.

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- *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:

**Additional Information:** For more information please review items 10, 11, and 12 of our [Firm Brochure](#).

**Conversation Starters:** You can ask us these questions by calling 650-684-7283 or emailing [info@WealthyX.com](mailto:info@WealthyX.com)

- *How might your conflicts of interest affect me, and how will you address them?*

*How do your financial professionals make money?*

Our professionals are paid a fixed annual salary. Their salary is not dependent or associated with assets under management. They are not paid commission or bonuses based on client acquisition or other factors associated with client accounts including complexity of the account, products sold, or revenue from the account. The owners of the company benefit from the success of the firm and therefore have incentive to increase assets under management of the firm or otherwise make recommendations that increase firm profits.

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

No. The SEC provides a free and simple search tool to research our firm and professionals at [investor.gov/crs](https://investor.gov/crs).

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

## **Additional Information**

If you have any questions about our services or if you wish to request a copy of the relationship summary, please contact us at 650-684-7283 or [info@WealthyX.com](mailto:info@WealthyX.com)

## **Conversation Starters**

- *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?*