

BetterWealth, LLC Form CRS – Client Relationship Summary

Introduction

Our firm, BetterWealth, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Wealth Management, Asset Management, and Retirement Plan Consulting. If you open an advisory relationship with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We typically manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. However, our advisory clients typically have a liquid net worth valued over \$1,000,000. While our firm does not require a minimum account balance for our Wealth Management or Asset Management services, we reserve the authority to terminate a client account or reject a prospective client if we determine that the size of the account is too small to effectively service and/or causes our total costs to increase to abnormally high sums. Financial Planning & Consulting is included in our Wealth Management service for no additional fee.

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?

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/226661>.

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our Wealth Management fee schedule ranges from 0.65% to 1.00%, while our Asset Management fee schedule ranges from 0.55% to 0.90%. The annual fee for Wealth Management and Asset Management services are dependent upon the amount of assets in your account. Since our fees are based on a percentage of assets in your advisory account, we have an incentive to increase the value of your assets in order to increase our compensation. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. Upon your specific request, our firm may agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

In certain cases, we select third party money managers, sub-advisers, and/or separate account managers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our Wealth Management and Asset Management services. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.

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.

Questions to Ask Us:

- Help me understand how these fees and costs may 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?
- For what type of conduct?

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/226661>.

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 provided to you.

For example, if you engage us for our Wealth Management service, you are provided with asset management and financial planning or consulting services for a single advisory fee. A conflict of interest may arise as recommendations included in your financial plan or consultation may be affected by our incentive to increase the value of your account. We have an incentive to advise against withdrawing funds from your account, for instance, to pay a mortgage or purchase real estate, so our compensation does not decrease. We manage this conflict of interest through our fiduciary duty where we are ethically and legally obligated to always put our client's financial interests ahead of our financial interests.

Questions to Ask Us:

- How might your conflicts of interest affect me, and how will you address them?
- Who is my primary contact person?

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/226661>.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and/or the time and complexity required to meet a client's needs.

Questions to Ask Us:

- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?
- Is he or she a representative of an investment adviser or a broker-dealer?

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- As a financial professional, do you have any disciplinary history?
- Who can I talk to if I have concerns about how this person is treating me?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #226661. You may also contact our firm at (800) 659-2522 to request a copy of this relationship summary and other up-to-date information.