

**Wealthie Advisors, LLC**  
**Customer Relationship Summary**  
**December 19, 2025**

Wealthie Advisors, LLC (“Wealthie,” “Advisor,” “We,” or “Us”) is registered with the United States Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services differ, and it is important for retail investors to understand the difference. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://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?***

Wealthie offers investment advisory services to retail investors which include investment strategy, asset allocation, asset selection, rebalancing and ongoing portfolio monitoring. Under our Investment Management service, we provide investment advice that is tailored to meet your needs and investment objectives. To provide tailored investment advice, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use the information you provide us to develop our investment strategy. We manage advisory accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. When agreed to by Wealthie at our sole discretion, you will have the option to limit our discretionary authority by providing us with reasonable written restrictions and guidelines in writing, such as limiting the types of securities that can be purchased in the client’s account.

Wealthie will generally review a client’s account on an annual basis (or more frequently if necessary). A change in a client’s risk tolerance or financial situation that is communicated to the Advisor, for example, may prompt more frequent account reviews. There is currently no minimum investment amount required.

**FOR ADDITIONAL INFORMATION ABOUT OUR ADVISORY BUSINESS AND THE TYPES OF CLIENTS WE GENERALLY SERVICE PLEASE SEE THE FIRM’S FORM ADV PART 2A BROCHURE (ITEMS 4 AND 7) WHICH MAY BE OBTAINED AT [HTTPS://ADVISERINFO.SEC.GOV](https://adviserinfo.sec.gov) OR BY CALLING (718) 550-1401.**

**Conversation Starter:**

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?***

Wealthie offers Investment Management services for an ongoing annual fee based on the amount of assets under Wealthie’s management which are billed and payable in advance on a monthly basis. Retail investors should be aware that the more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees. Thus, we have an incentive to encourage you to increase the assets in your account.

In addition to the advisory fees paid to Wealthie, you will also incur certain charges imposed by broker-dealers, custodians, and other third parties such as custodial fees, account maintenance fees, fees related to mutual funds and exchange traded funds, transaction charges and other fees and taxes on custodial accounts and transactions . You will pay fees and costs whether you make or lose money on your investments. Such charges, fees, and commissions are exclusive of and in addition to our advisory fee. 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 OUR ADVISORY FEES AND COSTS PLEASE SEE THE FIRM’S FORM ADV PART 2A BROCHURE (ITEM 5) THAT MAY BE OBTAINED AT [HTTPS://ADVISERINFO.SEC.GOV](https://adviserinfo.sec.gov) OR BY CALLING (718) 550-1401.**

**Conversation Starter:**

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.

Wealthie charges asset-based fees. The more assets in your account, the more you will pay us in fees. Thus, we have an incentive to encourage you to increase the assets in your account. In addition, we recommend a specific custodian to you for custody and brokerage services. Some of the products and services made available by the custodian through their platform may benefit us but may not benefit your accounts. The benefits received by us through our agreement with the custodian do not depend on the amount of brokerage transactions directed to them. You should be aware, however, that the receipt of economic benefits by us in and of itself creates a potential conflict of interest and may indirectly influence our choice of the custodian for custody and brokerage services.

The owners and officers of the Advisor are also owners and officers of Wealthie, Inc. The affiliation between Wealthie, Inc. and the Advisor creates conflicts of interest. Because of this affiliation, Wealthie, Inc. has a financial incentive to cause any person that enters into an arrangement with it to use the Advisor's investment advisory services, increasing the Advisor's assets under management and advisory fees. Likewise, both entities have financial incentives to promote Wealthie, Inc.'s services, as doing so may increase fees and other remuneration earned by Wealthie, Inc.

**ADDITIONAL INFORMATION ABOUT OUR CONFLICTS OF INTEREST CAN BE FOUND IN THE FIRM'S FORM ADV PART 2A BROCHURE THAT MAY BE OBTAINED AT [HTTPS://ADVISERINFO.SEC.GOV](https://adviserinfo.sec.gov) OR BY CALLING (718) 550-1401.**

**Conversation Starter:**

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 an annual salary and discretionary bonus. Financial professionals are not compensated based on product sales commissions or revenue earned from recommendations.

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

No. You can go to [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research Wealthie and our financial professionals.

**Conversation Starter:**

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

***Additional Information***

Additional information about our services can be found in our Form ADV Part 2 Brochure at <https://adviserinfo.sec.gov>. To request up to date information about our advisory services, or a copy of this relationship summary, please visit [www.wealthieadvisors.com](http://www.wealthieadvisors.com) or contact us at (718) 550-1401.

**Conversation Starter**

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