Client Relationship Summary

64bits LLC d/b/a Ihsan Wealth | CRD 341909 | 1 November 2026

Ihsan Wealth 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 the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services, including optional tax-loss harvesting, to retail investors entirely through our website and mobile application. We do not provide advice by telephone, email, video call, or in person. All advice is generated by our software from information you enter.

You complete a questionnaire covering your goals, time horizon, and tolerance for risk. Our software assigns you one of our model portfolios, which are constructed to follow Islamic investment principles. The portfolios are built from a limited set of five exchange-traded funds that meet our screening criteria. Instead of the stock funds, you may choose our Ihsan Fund portfolio of 30 to 40 screened U.S. stocks, which trades more often and is more concentrated.

We manage your account on a discretionary basis. That means we buy and sell securities in your account without asking you in advance each time. You give us this authority when you sign our advisory agreement, and you may end it at any time by closing your account. We monitor your account on an ongoing basis and rebalance it automatically when it drifts from its target allocation, when you deposit money, and when you withdraw money.

We do not impose a minimum account size. You may also place your own trades in your account. We do not recommend those trades. We do not advise on investments held outside the accounts we manage.

We also offer screening and budgeting software subscriptions. They are software only, are not advice, and create no advisory relationship.

More detailed information is in Items 4 and 7 of our Form ADV Part 2A brochure, available at www.ihsanwealth.com/disclosures.

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?

Because our advice is delivered entirely through software, there is no individual assigned to discuss these questions with you. We answer each of them at www.ihsanwealth.com/questions.

What fees will I pay?

You pay an ongoing advisory fee equal to the greater of $4.99 per month or 0.40% per year of the value of the assets we manage for you. The fee accrues daily and is deducted directly from your account each month. Below roughly $14,970 in managed assets the $4.99 monthly minimum applies, which means the fee is a higher percentage of a smaller account.

Because part of our fee is based on a percentage of the assets in your account, we have an incentive to encourage you to increase the assets in your account.

You will pay other costs separately from our fee. These include the commission our custodian, Interactive Brokers LLC, charges on every trade in your account, other fees it imposes, and the internal operating expenses of any exchange-traded fund or mutual fund held in your portfolio, which are charged by the fund and reduce its return. Our software subscriptions are billed separately: $2 a month for either, or $3 for both, for advisory clients.

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.

More detailed information is in Item 5 of our Form ADV Part 2A brochure. See ihsanwealth.com/questions.

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 examples to help you understand what this means. We are paid a percentage of the assets we manage, so we benefit when your account grows and we have an incentive to encourage you to move more money to us, including money held in a retirement plan at a former employer. We also sell separate screening and budgeting subscriptions, at a lower price to our advisory clients, which gives us an incentive to promote them to you.

We do not receive payments from any third party for recommending particular securities. We do not sell proprietary products, we do not receive commissions, and we do not participate in revenue sharing arrangements with our custodian.

More detailed information is in Items 10, 11, 12 and 14 of our Form ADV Part 2A brochure. See ihsanwealth.com/questions.

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

How do your financial professionals make money?

Our sole investment adviser representative is also the firm's principal owner. He receives no salary, commission, or bonus from the firm. His compensation is his share of the firm's profits, which depend on the advisory fees the firm collects. He is not paid more for recommending one portfolio over another, and he is not paid by any third party. See ihsanwealth.com/questions.

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 our firm and our financial professionals.

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

Additional information

Additional information about our advisory services is available at www.ihsanwealth.com and in our Form ADV, which you can find at adviserinfo.sec.gov by searching CRD number 341909. To request up to date information or a free copy of this relationship summary, call us at (224) 266-4736 or email hammad@ihsanwealth.com.

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?