



**THEWICK, INC ("Wick") -
Client Relationship Summary Form CRS - October 2, 2026**

THEWICK, INC ("Wick") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Registration does not imply a certain level of skill or training. 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](https://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?

Wick provides discretionary algorithmic investment advisory services to retail investors through our internet platform. You create an account, open a brokerage account through our platform held in your name at the brokerage we designate as our broker of record (a "Wick Account"), and select an investment strategy ("Strategy") to subscribe to. The strategy algorithm then executes trades on your behalf in your Wick Account automatically.

Your assets are held at your brokerage. We do not hold or custody your assets. Each subscription has a \$500 minimum investment. We offer a defined menu of algorithmic strategies. We monitor your account on an ongoing basis as part of our standard services. We do not provide individualized financial planning, tax advice, estate planning, or recommendations on accounts outside your linked account or Wick Account. For more detail, see our Form ADV Part 2A Brochure.

Conversation Starter. 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?

We charge a flat subscription fee between \$5 and \$150 per month depending on the Strategies you select. Our Signature portfolios are currently \$5 to \$10 per month each, or \$20 to \$30 per month for a bundle covering all of them. You may pay monthly in arrears, prorated for partial months, or annually in advance at a 25% discount with a prorated refund if you end the plan early. The fee is deducted directly from your brokerage account, on our instruction, under the written authorization in your advisory agreement. Your brokerage, as qualified custodian, sends you statements showing each deduction. Review them against the fee stated in your agreement.

To cover deductions without selling investments, a small cash reserve of approximately four months of fees is kept in your account. This cash is not invested. The subscription fee is disclosed at enrollment, set out in your subscription agreement, and varies by strategy based on our costs of operating it, including market data, computing, and license fees paid to strategy creators. Your brokerage may separately charge account service and transactional fees, which are paid from your account.

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 more detail, see Item 5 of our Form ADV Part 2A 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 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.

- *Our fee is a flat subscription, so we have an incentive to keep you subscribed, and we earn the same fee however your account performs.*
- *We pay third-party strategy creators a royalty for each active subscriber to their strategy, which can give us an incentive to feature those strategies.*
- *A small, uninvested cash reserve in your account lowers our cost of collecting fees, while the cost of holding uninvested cash is borne by you.*

For more detail, see Items 5, 10, and 11 of our Form ADV Part 2A 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 receive a salary and may receive a bonus based on their work performance. They do not receive compensation based on assets under management or from selling products to you. This means they receive no commissions, no transaction-based bonuses, and no compensation tied to account activity.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our background and that of 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 more information, please refer to our Form ADV Part 2A Brochure, available at <https://www.thewick.com> or by request to compliance@thewick.com. For questions or an additional copy of this summary, contact us at compliance@thewick.com

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?*