

WealthRamp, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: March 28, 2019

This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of WealthRamp, Inc. (“WealthRamp” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at via our website <http://WealthRamp.com>.

WealthRamp is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through WealthRamp to assist you in determining whether to retain the Advisor.

Additional information about WealthRamp and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov or by searching with our firm name or our CRD# 290683.

WealthRamp, Inc.
<http://WealthRamp.com>

Item 2 – Material Changes

WealthRamp believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. WealthRamp encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

WealthRamp has made the following changes to its Disclosure Brochure:

- WealthRamp has amended its fee schedule. Please see Item 5.
- Diane Woolf became the Advisor's Chief Compliance Officer in January 2019.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of WealthRamp.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov or by searching with our firm name or our CRD# 290683. You may also request a copy of this Disclosure Brochure at any time, by contacting us via our website <http://WealthRamp.com>.

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Item 4 – Advisory Services

A. Firm Information

WealthRamp, Inc. (“WealthRamp” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”) conducting business as an “Internet-only” advisor pursuant to Section 203A- 2(e) of the Investment Advisers Act of 1940, as amended (the “Advisers Act”).

WealthRamp is organized as a corporation under the laws of the State of California. WealthRamp was founded in 2012 as a lead generation and education service for investors. In November 2017, WealthRamp expanded its services to include solicitor referral services for registered investment advisors. WealthRamp is primarily owned by Pamela E. Krueger (President). Additional owners are investors and not control persons of the Advisor. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by WealthRamp.

For questions regarding this Disclosure Brochure, please contact Diane Woolf at diane@WealthRamp.com.

B. Advisory Services Offered

WealthRamp provides individuals, high net worth individuals, trusts and estates (each referred to as an “Investor”) with an interactive, online financial advice matching platform at <http://WealthRamp.com>. The mission of WealthRamp is to match Investors with fiduciaries to assist the Investor with their financial needs.

WealthRamp does not manage investment assets. In matching Investors with qualified registered investment advisors (“RIAs”), WealthRamp may receive a referral fee or a subscription fee for its services (Please see Item 5).

WealthRamp screens RIAs and the Investment Advisor Representatives (“IARs”) that seek to join the WealthRamp platform. RIAs and IARs that are accepted to the WealthRamp platform must agree to the WealthRamp terms of service and meet WealthRamp due diligence criteria. RIAs and IARs accepted to the WealthRamp platform are also required to enter into a platform subscription agreement and, in some instances, a Solicitor Referral Agreement.

Referrals

Users visiting <http://WealthRamp.com> and other electronic sites utilized by the Advisor will be offered access to the WealthRamp Interactive platform, whereby the user can seek to evaluate, correspond with and/or select an RIA and/or IAR to seek to establish an advisory relationship. The terms of the relationship between an Investor and an RIA/IAR are separate from any agreements between WealthRamp and those parties. WealthRamp DOES NOT provide investment advisory services to any Investor.

In consideration for its services, WealthRamp may receive a subscription fee or a referral fee. Please see Item 5 below. For any Solicitor relationship the RIA and/or IAR must enter into a Solicitor Referral Agreement with WealthRamp that defines the details of the relationship and the revenue-sharing arrangement.

The Investor, prior to entering into an agreement with an unaffiliated RIA, will be provided an electronic copy of each respective RIA’s Form ADV 2A – Disclosure Brochure (or a brochure that makes the appropriate disclosures) for that RIA.

Limited Access to Advisor

The Advisor serves as an “Internet-Only” investment advisor pursuant to Section 203A-2(e) of the Advisers Act. Under this registration the Advisor provides investment advice solely through its interactive website. The Advisor is not available to Investors for telephone conversations or communications through other means such as U.S. mail, courier or email (other than operational emails). The Advisor does not meet with Investors at its offices. All support and inquiries are delivered through the Advisor’s website. The Investor may engage an RIA through the WealthRamp platform (at <http://WealthRamp.com>) where the Investor can directly engage the RIA for advisory services, which may include the ability to meet the RIAs or its IARs in

person.

The Advisor may, for a limited number of Investors annually, provide customized services, subject to the limitations set forth in Section 203A-2(e) of the Advisers Act.

C. Client Account Management

Prior to engaging WealthRamp to provide services, each Investor must register via <http://WealthRamp.com> and agree to the WealthRamp terms of use and related requirements. RIAs and IARs are required to register and

undergo a background due diligence process and may also be required to enter into a Solicitor Referral Agreement before access to the WealthRamp platform is provided.

D. Wrap Fee Programs

WealthRamp does not offer a Wrap Fee Program.

E. Assets Under Management

WealthRamp does not manage Investor assets and therefore has no disclosures for this Item.

Item 5 – Fees and Compensation

WealthRamp is primarily compensated through referral fee arrangements with other registered investment advisors. WealthRamp is only compensated if an Investor engages an Advisor that has contracted with WealthRamp to share in the revenue generated by the Investor's relationship with an RIA.

WealthRamp does not charge a fee to Investors to utilize its platform at <http://WealthRamp.com>. RIAs and IARs that are accepted to the WealthRamp platform will be required to enter into a Solicitor Agreement with WealthRamp whereby WealthRamp is compensated on an ongoing basis if the Investor becomes a client of the RIA. WealthRamp provides the Investor with a Solicitor Disclosure Statement that details the revenue-sharing arrangement. Certain legacy RIAs and IARs have an arrangement to pay WealthRamp a subscription fee up to \$500 per month.

Investors are not charged for the use or access to the <http://WealthRamp.com> platform.

B. Fee Billing

Fees are billed to RIAs pursuant to the terms and conditions agreed to between WealthRamp and the Advisor.

C. Other Fees and Expenses

Investors may incur certain fees or charges imposed by third parties, other than WealthRamp, in connection with their investments. WealthRamp does not share in any of these fees, except as noted above.

D. Advance Payment of Fees and Termination

Referral fees are generally paid following RIA's or IAR's billing to the Investor. RIAs and IARs may terminate their relationship based on the terms of their agreement[s] with WealthRamp. WealthRamp is typically compensated for its subscription services in advance of each monthly period. Investors may cancel their WealthRamp profile at any time. The agreement[s] between the Investor and any third party are governed by the terms of those agreements.

E. Compensation for Sales of Securities

WealthRamp does not buy or sell securities and does not receive any compensation for securities transactions in any Investor account, other than the fees noted above.

Item 6 – Performance-Based Fees and Side-By-Side Management

WealthRamp does not charge performance-based fees. WealthRamp does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund).

Item 7 – Types of Clients

WealthRamp provides investment advisory services to individuals, high net worth individuals, trusts and estates. There is no fee or minimum level of wealth to use the website at <http://WealthRamp.com>.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

WealthRamp does not manage Investor assets and therefore has not disclosures to make with respect to this Item.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Investor should understand and be willing to bear. Investor are reminded to discuss these risks with the RIA they select for to be their advisor, if applicable. Investors should obtain risk disclosures from any advisor in which the conduct business and fully understand the risks of investing.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving WealthRamp or any of its Supervised Persons. WealthRamp values the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 290683.

Item 10 – Other Financial Industry Activities and Affiliations

No disclosures.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

WealthRamp has implemented a Code of Ethics (the “Code”) that defines our fiduciary commitment to each Investor. This Code applies to all persons associated with WealthRamp (our “Supervised Persons”). The Code was developed to provide general ethical guidelines and specific instructions regarding our duties to you, the Investor. WealthRamp also recommends that the Investor obtain the Code of Ethics of any advisor in which the Investor engages for services. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code by contacting us via our website <http://WealthRamp.com>.

Item 12 – Brokerage Practices

WealthRamp does not select or recommend broker-dealers or custodians. WealthRamp recommends RIAs and IARs, which may recommend these providers to complement and support their services.

Item 13 – Review of Accounts

Not applicable.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by WealthRamp

WealthRamp is compensated by RIAs and IARs as detailed in item 5.

B. Client Referrals from Solicitors

WealthRamp does not engage paid solicitors for Client referrals.

Item 15 – Custody

WealthRamp does not accept or maintain custody of any Investor accounts.

Item 16 – Investment Discretion

WealthRamp does not manage Investor assets and therefore has no disclosures for this Item.

Item 17 – Voting Client Securities

WealthRamp does not manage investor accounts. WealthRamp does not accept proxy-voting responsibility for any Investor.

Item 18 – Financial Information

Neither WealthRamp, nor its management, have any adverse financial situations that would reasonably impair the ability of WealthRamp to meet all obligations to its Investors. Neither WealthRamp, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. WealthRamp is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

Privacy Policy

Effective Date: March 28, 2019

Our Commitment to You

WealthRamp, Inc. ("WealthRamp" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy"). Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. WealthRamp (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

WealthRamp does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

WealthRamp limits the information we collect to the Client's name, contact information and general information regarding their goals and objectives. WealthRamp does not collect non-public, personally-identifiable information or account information.

How do we protect your information?

To safeguard your information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client information. We require third parties that assist in providing our services to you to protect the personal information they receive from us.

Marketing Purposes

WealthRamp does not disclose, and does not intend to disclose your information with non-affiliated third parties to offer you services, except for the matching services we provide. Please see the Terms of Use on <http://wealthramp.com> for additional information.

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us via our website <http://WealthRamp.com>.