

WorthNet, LLC

Form CRS Relationship Summary

November 11, 2024

ITEM 1: INTRODUCTION

WothNet ("WorthNet") is a registered investment adviser organized as a limited liability company under Maryland law. We began our advisory business in 2024 following approval of our investment adviser registration by the U.S. Securities and Exchange Commission.

WorthNet offers investment advisory promoter referral services for a fee rather than providing brokerage accounts or services for commission. *Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand these differences.* This document gives you a summary of the types of services we provide and how you pay. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS & SERVICES

What Investment Services & Advice Can You Provide Me?

Our primary service to retail investors is facilitating referrals to other registered investment advisers ("RIAs") through our online platform at www.WorthNet.com. In this capacity, we match clients with carefully selected independent RIAs who have undergone thorough due diligence before approval for inclusion on the platform.

We do not provide any other additional advisory services. We do not open advisory accounts, maintain custody of client assets, manage those assets, exercise any investment authority or provide ongoing investment advice or reporting for client accounts. Before referring clients to different investment advisers, we will confirm that advisers are licensed or have notice filed with the respective authorities and appropriate for the recommendation based upon the information received via our online platform. Once engaged, the referred adviser will assess the client's suitability, risk tolerance, and investment objectives, among other criteria and develop and manage a tailored portfolio using this information and client input. The client typically maintains custody of all their assets through the referred manager's designated custodian. The client will receive periodic account statements and trade confirmations detailing all activity - including fees and charges, from the custodian, as specified in the separate account agreement(s) they enter with the referred RIA and the custodian.

No minimum level of wealth is required to use our platform. However, clients who use the referred manager's services must invest the amounts detailed within the RIA's agreement. The client retains absolute discretion over engaging the referred manager's services. (Please view our [Form ADV 2A](#), Items 4 & 7 for more information. Additional details on Worthnet and responses to the "Conversation Starters" can also found in our Form ADV.)

Conversation Starters: 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?*

ITEM 3: FEES, COSTS, CONFLICTS & STANDARDS OF CONDUCT

What Fees Will I Pay?

If you choose to enter an advisory relationship and open a managed account with one of our referred advisers, you will not pay us a referral fee directly for our services. Our referral fee payment is the responsibility of the referred RIA based on the Terms & Conditions Agreement as determined between each referred manager and WorthNet. We will receive this ongoing fee for as long as you maintain your account with them. The amount we will receive generally does not vary based on your selected investments but may fluctuate with the amount of assets placed with the advisory firm and their disclosed fee schedule. No portion of the referral fees paid to us will be charged to you, and the fees you pay your RIA will not be increased due to this arrangement and our introduction. We require no minimum fee to use our platform.

We will provide a disclosure statement outlining this fee-sharing arrangement, and all payments will comply with applicable federal and state regulations. The referred adviser is also responsible for providing you with certain necessary written disclosures, including their disclosure brochures, a "Solicitation Disclosure Statement" detailing the fees we receive, and a copy of their Privacy Policy.

Description of Other Fees & Costs

You will incur additional charges from your referred adviser, custodian, and other third parties, depending on the type of account you open. Common fees include custodial and account maintenance fees and fees and costs associated with the adviser buying or selling investments for your account, such as mutual funds, ETFs, and other transactional and/or product-level fees.

*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.** (Please view our [Form ADV 2A](#), Items 4, 5, 6, 7 and 8 for additional information.)*

Conversation Starters: 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 & 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:

We select and recommend other registered investment advisers for clients. A potential conflict of interest in utilizing specific investment advisers can incentivize us to choose one particular adviser over another in the form of fees or services. Our policy to minimize this conflict is to act as a fiduciary in the best interest of our referred clients. *(Please view our [Form ADV 2A](#) for additional information on how we minimize conflicts of interest.)*

Conversation Starters: 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 are compensated through a salary, our revenue from referrals to other investment advisers, and discretionary bonuses. Some investment professionals may receive incentive compensation for successfully adding and maintaining eligible RIAs on our platform. Others may also earn compensation for approved outside business activities unrelated to their employment with our firm.

For our promoter services, the referral fee is influenced by the amount of assets in your advisory account; the more assets you have, the higher the fees you will pay to the referred adviser (and consequently to us). Please feel free to ask any questions about our advisory services and compensation.

ITEM 4: DISCIPLINARY HISTORY

Do You or Your Financial Professionals Have a Legal or Disciplinary History?

No – neither our firm nor its financial professionals have a legal or disciplinary history.

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals. To report a problem to the SEC, visit the [SEC's Investors Complaint Page](#) or call their toll-free investor assistance line at 800.732.0330.

Conversation Starters: Ask Your Financial Professional — *As a financial professional, do you have any disciplinary history? For what type of conduct?*

ITEM 5: ADDITIONAL INFORMATION

For additional information on our advisory services, see our Form ADV Disclosure brochures by searching by our firm name and CRD # 333488 on the Investment Adviser Public Disclosure ("IAPD") website: <https://adviserinfo.sec.gov>. You may also view our Form ADV Brochure and Form CRS Relationship Summary on our website, www.WorthNet.com, or can receive it by calling us at (732) 213-7560 or emailing legal@WorthNet.com.

Conversation Starters: Ask Your Financial Professional — *Who is the primary contact person for my account? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*