

WorthPointe, LLC
March 26, 2024

FORM CRS

WorthPointe, LLC ("WorthPointe") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Selection of Other Advisers; Educational seminars/workshops; Asset Allocation Services; Advisory Consulting Services; Family Office and Wealth Planning Services.**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis. If you engage our firm for a service that does not include investment management, we will not monitor your investments unless specified in the advisory agreement you sign with our firm.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We may also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings: We provide advice on various types of investments, including equity securities, certificates of deposit, municipal securities, mutual fund shares, United States government securities, options contracts on securities, money market funds, REITs and ETFs. We may also provide advice on other types of investments as appropriate for our individualized investment advice.

Account Minimums and Requirements: We generally require a minimum quarterly fee of \$1,250 for investment management services. At our annual advisory fee rate of 1%, this implies a minimum account size (based on assets under management) of \$500,000. However, we may reduce this minimum quarterly fee and/or charge a lesser investment management fee for bundled and unbundled services based upon certain criteria and at our sole discretion.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure, Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/143996>.

Key Questions to 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value, which creates a conflict of interest. However, as fiduciaries, we put our clients' interests above our own.
- **Net-worth Based Fees** - Payable quarterly in advance. Since the fees we receive are based on a client's net worth exclusive of their primary residence, we have an incentive to increase the value of a client's net worth, which creates a conflict in that we may recommend overly aggressive positions in an attempt to grow your account. However, as fiduciaries, we put our clients' interests above our own.
- **Hourly Fees** - Payable as specified in the advisory agreement you sign with our firm.
- **Fixed Fees** - Payable as specified in the advisory agreement you sign with our firm.

Examples of the most common additional fees and costs applicable to our clients are:

- Custodian and account maintenance fees;
- Third-party adviser fees, which are separate and in addition to our fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

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 detailed information, refer to our Form ADV Part 2A Brochure, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/143996>.

Key Questions to 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.

- Because our revenue is derived from asset-based fees or net-worth based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/143996> to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the following ways: salary; bonus; company partnership earnings as reported on Schedule K-1s. Our financial professionals' compensation is based on the amount of client assets they service and the revenue the firm earns from the person's services or recommendations. This creates a conflict in that our financial professionals have a financial incentive to refer business to our firm. However, as fiduciaries, we put our clients' interests above our own.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose.

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 800-620-4232 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/143996>.

Key Questions to 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?**