

## FORM ADV: PART 3 - CLIENT RELATIONSHIP SUMMARY (FORM CRS)

### 1. INTRODUCTION

W2B Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. It's important for you to understand the differences between brokerage and investment advisory services, including the fees and costs associated with each. 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.

### 2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

At W2B Inc., we provide investment advisory services tailored to meet the unique financial goals and needs of retail investors, accessible exclusively through our Interactive Website or the Interactive Website or mobile app of our commercial partners. Our services include:

- **Automated Investment Platform** that leverages advanced technology for personalized investment advice and investment management.
- **Our monitoring services** are conducted through an automated system to ensure continuous alignment with your financial goals and risk tolerance, included as part of our standard services.
- **Discretionary Management**, where we exercise authority over your investment portfolio within the guidelines you set.

For operational specifics, W2B Inc. holds the discretion to make crucial investment decisions, such as buying or selling securities, based on pre-established guidelines provided by you. We don't restrict our advisory services to proprietary products; our focus is on crafting strategies that meet your financial aspirations. Importantly, there are no minimum account requirements to initiate or maintain an investment advisory relationship with us.

### CONVERSATION STARTERS

Consider asking us these questions during our discussions:

- *"Considering my financial situation, is an investment advisory service suitable for me? Why or why not?"*
- *"How will W2B Inc. choose investments for my portfolio?"*
- *"Could you tell me more about your qualifications, licenses, and what they mean for my investment strategy?"*

### 3. WHAT FEES WILL I PAY?

At W2B Inc., our fees are primarily asset-based, meaning they are calculated as a percentage of the assets under management, ranging from 0.4% to 2%, and are billed monthly. These fees align with the total value of your assets and are designed to be straightforward and transparent. You may also incur additional costs such as brokerage fees, custody fees, and other related costs from third-party providers.

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.

---

**CONVERSATION STARTER:**

- *"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.

**How do your financial professionals make money?**

Our financial professionals receive a fixed salary and do not manage client assets directly, as all asset management is handled through our automated systems via our Interactive Website or those of our Partners.

---

**CONVERSATION STARTER:**

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

---

**4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

---

No for our firm. No for our financial professionals. For additional assurance and to verify this information, you can use the free and simple search tool available at [Investor.gov/CRS](https://www.investor.gov/crs). This resource allows you to research investment advisers and their financial professionals, providing access to detailed reports about their qualifications, business practices, and any disciplinary history.

---

**CONVERSATION STARTER**

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

---

**5. ADDITIONAL INFORMATION**

---

For more comprehensive details about W2B Inc.'s investment advisory services, our investment strategies, and more about our firm, we invite you to review our Form ADV Part 2A brochure and other informational materials. To request up-to-date information and a copy of this relationship summary, please contact us at [info@wealthtobe.com](mailto:info@wealthtobe.com).

---

**CONVERSATION STARTER**

- *"Who is my primary contact person at W2B Inc., and what is their role?"*
  - *"In case I have concerns about my account or the services provided, whom can I speak to?"*
-