

# Client Relationship Summary (CRS)

## Wealthmate Advisor LLC

Disclosure Date: June 1, 2024

### 1. Firm Overview:

Wealthmate Advisor LLC ("Wealthmate") is a SEC-registered investment advisory firm registered in Delaware, USA, with its primary place of business in Hong Kong. Our mission is to provide sophisticated investors with a global, diversified asset management approach.

### 2. Service Types:

Wealthmate offers a range of investment advisory services to retail investors, including:

- **Portfolio Management:** Tailored investment strategies to meet individual client goals.
- **Financial Planning:** Comprehensive financial plans addressing various aspects of personal finance.
- **Consulting Services:** Expert advice on specific financial matters.

#### Discretionary and Non-Discretionary Management

- **Discretionary Management:** We make investment decisions on your behalf without consulting you in advance.
- **Non-Discretionary Management:** You make the final decision regarding the purchase or sale of investments.

#### Account Monitoring

We regularly monitor your investment accounts as part of our standard services to ensure they align with your financial goals.

#### Investment Offerings

We provide advice on a variety of investments, including equities, options, mutual funds and ETFs.

### 3. Fees and Compensation:

Our fee structure is transparent and consists of:

- An asset-based fee for discretionary clients, detailed in ADV form Part2-Appendix A.
- A performance-based fee contingent on account performance, with provisions for a high water mark and preferred return.

- A fixed service fee or hourly consulting fee for non-discretionary clients, as outlined in ADV form Part2-Appendix A.

#### **4. Standards of Conduct and Fiduciary Duty:**

Wealthmate adheres to the fiduciary standard, prioritizing client interests above all else. We are committed to the principles of loyalty and care, ensuring that our advice is objective, prudent, and consistently in the best interest of our clients.

#### **5. Conflicts of Interest: (referral fee)**

We acknowledge potential conflicts arising from performance-based fees and side-by-side management. We have implemented robust policies to monitor and mitigate these conflicts, ensuring that our investment decisions are always client-centric.

#### **6. Investment Strategies and Risks:**

Our strategies encompass macroeconomic, fundamental, technical, and behavioral analyses, coupled with diversification. We provide a detailed exposition of the risks inherent in each strategy, including market, credit, liquidity, interest rate, and political risks.

#### **7. Client Rights and Remedies:**

Clients have the right to lodge complaints or seek additional information by contacting us at [am@iwealthmate.com](mailto:am@iwealthmate.com). We are dedicated to resolving client concerns promptly and effectively.

#### **8. Additional Business Information:**

Wealthmate operates with transparency, providing clients with insights into our regulatory status, ownership, and business practices. Additional information is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### **9. Review and Distribution of CRS:**

We review and update our CRS quarterly, ensuring it reflects current practices. Updated CRS will be distributed to clients within 30 days of SEC filing.

#### **10. Contact Information:**

Clients can reach us at our registered office: 8 The Green, Suite B, Dover, DE 19901, or via email at [am@iwealthmate.com](mailto:am@iwealthmate.com).

## **11. Privacy Policy:**

Wealthmate values client privacy and has implemented a privacy policy that outlines our commitment to safeguarding client information in compliance with all applicable laws.

## **12. Regulatory Filings:**

Clients are encouraged to review our regulatory filings on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and investor.gov/crs for additional information.