

**Item 1. Introduction**

Wavvest Wealth, LLC (“Wavvest,” “us,” or “we”) is a Delaware limited liability company organized in 2024 and registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. The fees for brokerage and investment advisory services differ and it is important for you to understand those differences. 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.

**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 2. Relationships and Services**

*What investment services and advice can you provide me?*

Wavvest provides investment advice and both discretionary and non-discretionary advice to Third-Party Advised Clients that include exchange-traded funds, mutual funds, and individual stocks and bonds. Third-Party Advised Clients are individuals or entities who receive investment advice from independent financial advisors using Wavvest's platform. We do not provide investment advice to pension plans. We provide services exclusively through our interactive online platform and mobile application. We manually monitor accounts on a periodic and ongoing basis at no additional cost to clients. There is no minimum account size or investment amount for investors to open or maintain an account or establish a relationship with Wavvest. For additional information about our offerings, please contact us by phone at 630-699-8602 or via email at [brendan@wavvest.com](mailto:brendan@wavvest.com).

**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?*

**Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

*What fees will I pay?*

Wavvest charges Third-Party Advised Clients a monthly management fee. The fee rate is determined by the total assets under management (AUM) of all clients at their advisor's firm using Wavvest. This rate is then applied to each individual client's account balance as of the last business day of the prior billing period to calculate their monthly fee. Wavvest also charges wire and debit card fees for certain accounts. See Item 5 of Part 2A of Wavvest's Form ADV for more information. The more assets an Advisor's firm has with Wavvest, the more the retail investor will pay in fees. Therefore, we have an incentive to encourage investors to increase the assets in their accounts. You will pay fees and costs whether you make

**Wavvest Wealth, LLC**  
***Customer Relationship Summary (“CRS”)***

**Effective July 9, 2024**

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 Starters – Ask your Financial Professional:**

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

*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. For example, from time to time, representatives of Wavvest may buy or sell securities for themselves that Wavvest also makes available to clients. Such transactions may create a conflict of interest.

*How do your financial professionals make money?*

Our professionals are compensated with base salary, benefits, and annual discretionary cash bonus payments that reflect the individual’s contribution to the firm goals and teamwork. Personnel who are equity owners may also be compensated based on their equity ownership. They are not compensated based on factors such as the amount of client assets they service, the time and complexity required to meet a client’s needs, the products sold, or the revenue the firm earns from the financial professional’s advisory services.

**Conversation Starters – Ask your Financial Professional:**

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

***Item 4. Disciplinary History***

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

Yes. A free and simple search tool to research us and our financial professionals is available at [Investor.gov/CRS](https://Investor.gov/CRS).

**Conversation Starters – 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?*

***Item 5. Additional Information***

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us via phone at 630-699-8602 or via email at [brendan@wavvest.com](mailto:brendan@wavvest.com).