

Client Relationship Summary – Form CRS - ADV Part 3

September 2024

Wealth Intelligence, LLC, (“Wealth Intel”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about investment advisers and broker-dealers, as well as basic tutorials on investing.

What investment services and advice can you provide me?

Wealth Intel offers comprehensive investment advisory and wealth management services including financial planning, consultation on wealth transfers, estate planning, charitable gifting, education funding, retirement planning, trustee services, and business consulting to high-net-worth individuals, families, and businesses. Tax, legal, and lifestyle management services are offered through our network of professionals.

As part of our standard account management services, we will discuss your goals with you and help design a strategy to achieve them. We regularly monitor your portfolio and will invite you to meet at least annually to address any changes in your financial situation and review recommended changes to your portfolio.

Specifically, we offer three types of investment advisory services: (1) Wealth Management Advisory Services (WMAS); (2) Wealth Management and Investment Advisory Services (WMIAS); and (3) Business Consulting. [See ADV Part 2A – Item 4\(B\).](#)

You may allow us to buy and sell investments in your account(s) without asking you in advance (a “discretionary relationship”), or we may give you advice and you make the ultimate decision regarding what investments to purchase or sell (a “non-discretionary relationship”). [See ADV Part 2A – Item 4\(B\)\(1\)-\(3\).](#) If we have a discretionary relationship with you, we will seek your consent prior to substantially changing the agreed-upon investment strategy or asset allocation for your account(s). You may also contact us to impose reasonable restrictions on the management of your account(s). You will sign an advisory agreement giving us this authority.

We do not offer proprietary investment products, but we do manage pooled investment vehicles to expand your investment options by providing you access to funds and managers that otherwise may not be open to you because of high account minimums or other reasons. [See ADV Part 2A, Item 4\(C\).](#)

Conversation Starter. Ask your Wealth Intel Financial Advisor:

- 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?

We generally charge an asset-based fee (a percentage of the assets in your accounts) and typically bill on a monthly basis in arrears. The more assets you have under our management, the more you will pay in fees, ***so we may have an incentive to encourage you to increase your assets under management.*** For example, if deemed appropriate and in the best interest of the client, we may recommend that clients withdraw assets from other accounts and invest them in an account that we manage. This presents a potential conflict of interest because it may increase the amount of assets under our management and subject to our fees.

Clients will also be responsible for paying transaction costs and fees to the extent applicable. You will also be responsible for paying miscellaneous fees that your account’s custodian charges, including wire fees, transfer fees, bank charges and other fees, as well as fees and expenses that are included in the expense ratio of certain investments, including mutual funds and ETFs.

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. Ask your Wealth Intel Financial Advisor:

- 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.

- Wealth Intel Members may from time to time provide services (such as tax preparation, accounting, legal or consulting services) to third parties, including Wealth Intel clients.
- You may invest in pooled investment partnerships that pay fees to Wealth Intel for accounting, tax and administrative services. These fees will reduce the net return you earn from your investment in those partnerships.

Conversation Starter. Ask your Wealth Intel Financial Advisor:

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

How do your financial professionals make money?

Investment advisor representatives receive a monthly fee based on your account's market value. The fee will increase as your account value increases and decrease if your account value decreases. Managed accounts are not charged any commissions, so the investment advisor representative only receives the monthly fee. It is important to understand the differences between a brokerage commission-based account and an asset-based fee account.

- **An asset-based fee** is often used if you want continuing advice or want someone to make investment decisions for you, even though it may cost more than a transaction-based fee.
- **A transaction-based fee** is often used if you trade infrequently and on your own or if you plan to buy and hold investments for longer periods of time.
- **Sales of Insurance Products.** As part of our financial planning process, Wealth Intel and its financial professionals may recommend the purchase of insurance products, which may in turn pay them and the firm commissions as well as incentive-based awards related to their sale through its insurance marketing organization or insurance carriers. Please refer to our Form ADV, Part 2A Brochure (Items 5 and 10) for additional information.
- **Referral Fees.** Throughout the course of business, Wealth Intel may refer clients out to Network Partners, for services they do not provide. In some cases, Network Partners will pay Wealth Intel a portion of compensation received in return for the referral.

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

No. Visit www.investor.gov/CRS for free and simple search tools to research Wealth Intel and our financial professionals. For more information, see <https://adviserinfo.sec.gov>.

Conversation Starter. Ask your Wealth Intel Financial Advisor:

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

Additional Information.

To receive up-to-date information or request a copy of our CRS, please visit our website at www.wealthintel.com, or call us at (470) 745-5030.

Conversation Starter. Ask your Wealth Intel Financial Advisor:

- 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?