

Wealth More Enterprise, Inc. ("Wealth More or "Adviser")

FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

April, 2024

<p>Item 1. <u>Introduction</u></p>	<p>Wealth More Enterprise, Inc. ("Wealth More or "Adviser") is registering with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="https://www.investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p><b>What investment services and advice can you provide me?</b></p> <p>We offer investment advisory services to retail investors primarily over the internet. Our investment advisory services include Portfolio Management Services, Sponsor and sole Portfolio Manager of a Wrap Fee Program. We offer these services through three plans, Invest+, Premium Advice and Premium Advice+. We provide a software-based portfolio management service. We utilize an algorithm that provides clients with goals-driven investment advice based on a profile that is generated from each client's risk tolerance questionnaire responses. Investment advice is provided as a recommended portfolio ranging from aggressive to conservative. Portfolios are composed of exchange-traded funds ("ETFs") and, in certain limited cases, mutual funds. We also offer retirement planning tools and a cash management offering ("Cash Reserve"). As a client, you input information about yourself and your investing goals through our online interface, and our software constructs and manages your portfolios based on the information you provide. If you elect our Premium offering, you also receive advice from financial consultants via chat, direct message, or by video conference.</p> <p>Wealth More reviews each client portfolio when it is created and, using our proprietary algorithms, continuously monitors and periodically adjusts or rebalances your portfolio to seek to maintain your targeted asset allocation, in alignment with your requirements, investment instructions, and selected strategy. Our algorithms are designed to monitor your portfolio for allocation drift resulting from factors such as asset price fluctuations, the passage of time, changing market conditions and unplanned cash flows.</p> <p>You grant us discretionary authority, which means we can buy and sell investments on your behalf when we determine it is appropriate to do so. We trade in response to your actions (such as asset allocation changes, deposits, or withdrawals), to rebalance your accounts, or to otherwise further your investment goals.</p> <p>Wealth More constructed traditional securities portfolio strategies are sets of globally diversified stock and bond allocations, generally constructed from low-cost, liquid, index tracking ETFs and mutual funds.</p> <p>The minimum amount to open an account is \$5,000. There is no required minimum balance to maintain an account.</p> <p>More detailed information about our services is available in our Form ADV Part 2 Appendix 1 Wrap Fee Program Brochure Items 4, 5, and 6.</p> <p><b>Conversation Starters.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p><b>A. What fees will I pay?</b></p> <p>The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2 Appendix 1 Wrap Program Fee Brochure.</p> <p>We charge either a monthly fee ("Monthly Fee") for the Invest+ Plan, an annual asset-based fee ("Management Fee") for the Premium Advice Plan, or a quarterly fee ("Quarterly Fee") for the Premium Advice+ Plan. The Monthly Fee is \$25 per month billed in arrears, the Management Fee is between 0.6% and 1.0% in arrears, and the Quarterly Fee is \$375 billed in advance. Wealth More may, in its sole discretion, charge a Fee that differs from its standard Monthly Fee, Management Fee or Quarterly Fee. Wealth More reserves the right to negotiate separate fee and billing arrangements at its sole discretion. When we are paid the Monthly Fee for the Invest+ Plan, we have a financial incentive to recommend that you contribute more money to your Wealth More accounts, so that you move into the Premium Plan and the Monthly Management Fee. When we are paid the Quarterly Fee, we may have, based on your assets, a financial incentive to recommend our Premium Plan that is the annual asset-based Management Fee charged on assets under management. When we are paid based on assets under management, we have a financial incentive to recommend you contribute more money to your Wealth More accounts.</p>

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Because you are engaged in a wrap fee program, your applicable fee generally includes, in addition to portfolio management services, most transaction costs and fees to a broker-dealer or bank that has custody of your assets, and therefore are higher than a typical asset-based advisory fee. Since our firm pays the costs associated with securities transactions in your account, we have an incentive to minimize the trading in your account. Clients may pay additional fees to the broker that maintains their account, other than the wrap fee, such as account maintenance fees, wire transfer fees, and early cancellation fees.

**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.**

Additional information about our fees is included in our Form ADV Part 2 Appendix 1 Wrap Fee Program Brochure, Item 4.

**Conversation Starter.** 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?**

**B. 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 potential conflicts with your interests. You should understand and ask us about these potential conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means.

Wealth More personnel may invest in securities owned by or recommended to our clients. These situations may present a potential conflict of interest when our personnel provide investment advice for client accounts that may differ from investments made in personnel's personal investments.

**Conversation Starter.** Ask your financial professional—

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

**Additional information** about conflicts of interest between Wealth More Enterprise, Inc. ("Wealth More or "Adviser") and its clients is available on Part 2A of our Form ADV, which is available at <https://adviserinfo.sec.gov/>.

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

All employees are paid a base salary and certain employees are eligible for a discretionary bonus. Certain employees also receive compensation in the form of equity option grants.

Item 4.  
Disciplinary  
History

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

Yes ☐

No ☒

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional—

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

Item 5.  
Additional  
Information

**Additional information about our services** can be found at <https://adviserinfo.sec.gov/>.

If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Wealth More at 888-303-6361.

**Conversation Starter.** 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?**