

FORM ADV: PART 3

Client Relationship Summary (Form CRS)

April 2024

INTRODUCTION

Welcome to W2B Inc. (also operating under the trade names Wealth2B, Wealth To Be, and W2B), 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. Making informed decisions about which services best suit your needs is crucial to your financial success.

W2B Inc. is committed to providing high-quality investment advisory services through our advanced technological platforms. Our model focuses on leveraging technology to deliver professional, secure investment solutions to our clients without the necessity of face-to-face interactions. As part of our commitment to transparency and education, we encourage you to use free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), a resource that also provides educational materials about broker-dealers, investment advisers, and investing.

For additional information about our services and to request a copy of our Client Relationship Summary, please contact us at:

- **Phone:** +1 (205) 953-6526
- **Email:** info@wealthtobe.com
- **Mailing Address:** 1111B S Governors Ave, 7636 Dover, DE, 19904, USA

Visit our website and access our Form ADV Part 2 and other disclosures for more detailed information about our qualifications, business practices, and the services we offer.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

At W2B Inc., we specialize in providing comprehensive investment advisory services tailored to meet the diverse needs of individual investors. Our services are designed to support your financial goals through the strategic management of your investments. Here's an overview of the principal investment services we offer:

- **Automated Investment Platform:** Our platform leverages advanced technology to offer personalized investment management services. You have the flexibility to access your investment account and monitor its performance at any time.
- **Investment Supervision:** We proactively monitor the investments within your account, ensuring they align with your financial goals and risk tolerance. This service is part of our standard offering, providing you with peace of mind that your investments are continually being supervised.
- **Discretionary Management:** With your consent, W2B Inc. exercises discretionary authority to manage your investment portfolio. This means we can make investment decisions—such as buying or selling securities—on your behalf, within the guidelines you've set with us.
- **Client-Specific Investment Strategies:** We do not limit our advisory services to proprietary products or a narrow selection of investments. Our focus is on developing and implementing strategies that are aligned with your unique financial objectives.
- **No Account Minimums:** We believe in making professional investment management accessible. Therefore, W2B Inc. does not impose minimum account requirements for starting or maintaining your investment advisory relationship with us.

For more details about our investment advisory services, please refer to “ITEM 4: ADVISORY BUSINESS” of our ADV Part 2 brochure. This document provides in-depth information on how we can assist you in achieving your investment objectives.

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?”*

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

W2B Inc. is committed to transparency about the fees you will pay for our investment advisory services. Our fee structure is designed to align our interests with your success.

- **Asset-Based Fees:** Our fees are primarily based on a percentage of the assets under management. This means the fee you pay is a percentage of the value of the assets in your account. Our annual fees range between 0.4% to 2%, depending on the specific services provided and the total assets under management. These fees are billed monthly, calculated by applying a daily rate to the net liquidation value of your account.

- **Additional Costs:** In addition to our management fees, you may incur other costs, including brokerage fees, custody fees, and other related costs which will be passed directly to your account without markup. These fees are not charged by W2B but by third-party providers such as custodians and brokers.
- **Understanding the Impact of Fees:** It is important to note that all fees and costs will reduce the total return on your investments over time. We encourage you to ask questions to ensure you understand the impact of fees on your investments.

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?

As your investment adviser, W2B Inc. has a fiduciary duty to act in your best interests at all times. Our obligation is to provide investment advice that aligns with your financial objectives and risk tolerance.

- **Conflicts of Interest:** The primary way we make money is through the asset-based fees you pay for our services. While this creates an incentive for us to encourage you to increase the assets in your account, our fiduciary duty ensures that we prioritize your best interests.
- **Addressing Conflicts:** We strive to mitigate conflicts of interest by transparently disclosing them and managing them in your favor. We do not receive commissions for selling specific products, which helps align our advice with your best interests.

How do your financial professionals make money?

Our financial professionals are compensated based on the amount of client assets they manage and the complexity of the client's needs they address. This compensation structure is designed to reward financial professionals for providing personalized, comprehensive advisory services and for growing their clients' wealth over time.

CONVERSATION STARTER:

- *"How do your fees and costs affect my investments?"*
- *"How will you address any conflicts of interest that may arise?"*
- *"How is my W2B financial professional compensated?"*

For more detailed information about our fees, costs, and the standard of conduct, please refer to our ADV Part 2, which provides an in-depth explanation of our services, fees, and practices.

DISCIPLINARY HISTORY

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

For W2B Inc. and our team of financial professionals, upholding the highest standards of integrity and professionalism in our interactions with clients is paramount. It is important for you, as a retail investor, to feel confident in the trustworthiness of your investment advisory firm and its advisors.

As of April, 2024, neither W2B Inc. nor any of our financial professionals have legal or disciplinary histories to disclose. We are committed to maintaining transparency in our operations and adherence to regulatory requirements, ensuring our practices align with the best interests of our clients.

Why is this information important?

Understanding the disciplinary history of a firm and its financial professionals can provide insight into their reliability and adherence to industry standards. It is crucial for making informed decisions about whom to entrust with your investment goals and financial planning.

Where can you find more information?

For additional assurance and information about W2B Inc. or any registered investment adviser, the SEC offers free and simple tools at [Investor.gov/CRS](https://investor.gov/crs). This resource allows you to research firms and financial professionals, accessing 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?"*

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.

Contact Information: Should you have any questions about our services or wish to request a copy of our Client Relationship Summary, please contact us at:

- **Phone:** +1 (205) 953-6526
- **Email:** info@wealthtobe.com
- **Mailing Address:** 1111B S Governors Ave, #7636, Dover, DE, 19904, USA

Our dedicated team is ready to provide you with the information you need to understand our advisory services and how we can assist you in achieving your financial objectives.

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?"*