

**FORM ADV PART 2A APPENDIX 1:
WRAP FEE PROGRAM BROCHURE****Balance Worldwide Financial LLC****[Insert Date Filed]**

This wrap fee program brochure provides information about the qualifications and business practices of Balance Worldwide Financial LLC (the “Adviser”), an investment adviser registered with the United States Securities and Exchange Commission (the “SEC”). If you have any questions about the contents of this brochure, please contact us at [insert telephone number and/or email address for the Adviser]. This information has not been approved or verified by the SEC or by any state securities authority.

Additional information about the Adviser also is available on the SEC’s website at www.adviserinfo.sec.gov.

Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

Balance Worldwide Financial LLC
8331-35 Germantown Ave, 2nd Floor
Philadelphia, PA 19118
Tel: (267) 428-1685
Fax: (215) 893-5454
Website: [www.worthfm.com]/[www.worth.fm]

Item 2. Material Changes

This Item is not applicable.

TABLE OF CONTENTS

Item 2.	Material Changes	2
Item 4.	Services, Fees and Compensation.....	4
Item 5.	Account Requirements and Types of Clients	4
Item 6.	Portfolio Manager Selection and Evaluation.....	4
Item 7.	Client Information Provided to Portfolio Managers	7
Item 8.	Client Contact with Portfolio Managers	7
Item 9.	Additional Information	7

Item 4. Services, Fees and Compensation

The Adviser is an investment adviser with its principal place of business in Philadelphia, Pennsylvania. The Adviser intends to commence operations as an investment adviser on or about [INSERT MONTH, DAY AND YEAR]. Michelle Smith and Amanda Steinberg (through an entity that she controls) are the principal owners of the Adviser. As of the date of this brochure, the Adviser has not yet commenced operations as an investment adviser. As a result, certain responses contained herein are based on the Adviser's expectations with respect to its investment advisory business.

Through a wrap fee program, the Adviser provides investment advisory services on a discretionary basis to its clients, which include individuals with separately managed accounts. The Adviser provides investment advice through its website, which offers several investment options (each, an "Option") to clients based on each client's individual risk tolerance, [INSERT OTHER FACTORS] and other information provided by the client to the Adviser in its investment profile. Based on the Option selected by the client, the website's quantitative algorithms make securities recommendations for the account.

The Adviser is paid an asset-based fee (the "Fee") for its advisory services in an amount equal to (i) \$1 per quarter for each client account with net assets of less than \$2,500 and (ii) 0.50% per annum with respect to each client account with net assets of \$2,500 or more. The Fee also covers the cost of transactions in client accounts (such as execution and clearing costs) and custodial costs. Clients may also maintain a cash savings account with the custodian that is linked to the client's advisory account. These cash savings accounts are not subject to fees.

The Fee is charged each quarter in arrears based on the total market value of the assets in the client account [(including net unrealized appreciation or depreciation of investments and cash, cash equivalents and accrued interest)] on the last day of the quarter. If a new client account is established during a quarter or a client makes an addition to its account during a quarter, the Fee will be prorated. If a client's investment management agreement is terminated or a withdrawal is made from a client account during a quarter, the Fee payable to the Adviser will be calculated based on the value of the assets on the termination date or withdrawal date and prorated for the number of days during the quarter in which the investment management arrangement was in effect or such amount was in the account.

The Fee is not negotiable. The Adviser deducts the Fee from client accounts on a quarterly basis by instructing the client's custodian.

Clients who open advisory accounts with the Adviser under this wrap fee program may pay more or less than the cost of purchasing such investment advisory services separately. The following factors were considered in establishing the Adviser's wrap fee structure: [INSERT FACTORS], as well as the cost of the services if provided separately.

Because each Option's investment strategy involves investment solely in non-transaction exchange-traded funds, client accounts are not subject to other investment expenses other than the Fee.

Item 5. Account Requirements and Types of Clients

The Adviser's clients consist of individuals who are U.S. residents with separately managed accounts. The Adviser does not have any requirements for opening or maintaining an account. [Note to draft: Consider whether the fact that accounts will only be opened for women should be mentioned.]

Item 6. Portfolio Manager Selection and Evaluation

The Adviser provides investment advisory services on a discretionary basis to clients. No other advisory entity provides services to clients pursuant to the Adviser's wrap fee program. Prior to assuming investment discretion in managing a client's assets, the Adviser enters into an investment management agreement or other agreement that sets forth the scope of the Adviser's discretion.

As described above in Item 4, the Adviser provides investment advice through its website, which offers several Options to clients based on each client's individual risk tolerance, [INSERT OTHER FACTORS] and other information provided by the client to the Adviser in its investment profile. Based on the Option selected by the client, the website's quantitative algorithms make securities recommendations for the account.

[Other than with respect to providing a selection of an Option based on a client's individual risk tolerance, [INSERT OTHER FACTORS] and other information provided by the client to the Adviser in its investment profile,] the Adviser does not tailor advisory services to the individual needs of clients. Clients may not impose restrictions on investing in certain securities or certain types of securities.

Irrespective of the Option selected by the client, the securities recommendations made by the website's quantitative algorithms consist of [primarily of] investments in ETFs.

The following summary identifies the material risks related to the investment strategies of the Options and should be carefully evaluated before making an investment with the Adviser. However, the following does not intend to identify all possible risks of an investment with the Adviser or provide a full description of the identified risks.

Quantitative Methodology. The Adviser relies exclusively on proprietary quantitative models to recommend securities to clients. Assumptions used in the construction of such models, whether or not supported by past experience, could prove over time to be incorrect. The outputs of such models may differ substantially from the reality of the markets, resulting in losses. Further, the programs underlying the Adviser's models may be subject to certain defects, failures or interruptions, including, but not limited to, those caused by worms, viruses and power failures. Any such defect or failure could have a material adverse effect on client accounts.

Exchange-Traded Funds. ETF securities are traded on exchanges and the value of ETF securities fluctuates in relation to changes in the value of the underlying portfolio of securities. The market price of ETF securities may not be equivalent to the pro rata value of the underlying portfolio of securities. The Adviser may invest in broad-based ETFs and industry-specific ETFs. As a result, there may be certain risks to the extent a particular ETF is concentrated in a particular sector and is not as diversified as the market as a whole.

Equity Securities. The value of equity securities fluctuates in response to issuer, political, market, and economic developments. Fluctuations can be dramatic over the short term as well as long term, and different parts of the market and different types of equity securities can react differently to these developments. For example, large cap stocks can react differently from small cap stocks, and "growth" stocks can react differently from "value" stocks. Issuer, political, or economic developments can affect a single issuer, issuers within an industry or economic sector or geographic region, or the market as a whole. Changes in the financial condition of a single issuer can impact the market as a whole. Terrorism and related geo-political risks have led, and may in the future lead, to increased short-term market volatility and may have adverse long-term effects on world economies and markets generally.

[Concentration of Investments] The Adviser will not be subject to any significant limitations on the amount of capital which may be committed to any one investment pursuant to any particular Option. Accordingly, client accounts being invested in accordance with a particular Option may from time to time hold a few, relatively large (in relation to its capital) securities positions, with the result that a loss in any such position could have a material adverse impact on its capital.]

Market Risks. The profitability of a particular Option depends to a great extent upon the Adviser's quantitative algorithms correctly assessing the future course of the price movements of securities and other investments. There can be no assurance that the Adviser will be able to predict accurately these price movements. As a result, there is a significant degree of market risk.

[BWWF TO ADVISE REGARDING OTHER POSSIBLE STRATEGY RISKS]

[BWWF TO ADVISE REGARDING PROXY VOTING PROCEDURES]

[IF THE ADVISER HAS, OR WILL ACCEPT, AUTHORITY TO VOTE CLIENT SECURITIES:] [To the extent the Adviser has been delegated proxy voting authority on behalf of its clients, the Adviser complies with its proxy voting policies and procedures that are designed to ensure that in cases where the Adviser votes proxies with respect to client securities, such proxies are voted in the best interests of its clients. [Optional – if the Adviser would like to include more detailed information regarding the Adviser's proxy voting policies and procedures, insert the following:] [In voting proxies, the Adviser generally [votes in favor of routine corporate housekeeping proposals][, including [election of directors (where no corporate governance issues are implicated)][, [selection of auditors] and [increases in or reclassification in common stock]]. The Adviser generally will vote against proposals that make it more difficult to replace members of a board of directors. For all other proposals, the Adviser will determine whether a proposal is in the best interests of the client and may take into account the following factors, among others: [(i) whether the proposal was recommended by management and the Adviser's opinion of management]; [(ii) whether the proposal acts to entrench existing management]; and [(iii) whether the proposal fairly compensates management for past and future performance].]

[IF THE ADVISER UTILIZES THE SERVICES OF A THIRD-PARTY PROXY AGENT:] [In voting proxies, the Adviser utilizes the services of a third-party proxy agent that [votes in favor of routine corporate housekeeping proposals][, including [election of directors (where no corporate governance issues are implicated)][, [selection of auditors] and [increases in or reclassification in common stock]] [and votes against proposals that make it more difficult to replace members of a board of directors].]

[IF THE ADVISER'S CLIENT IS NOT PERMITTED TO DIRECT ITS VOTE IN A PARTICULAR SOLICITATION:] [The Adviser's clients are not permitted to direct their votes in a particular solicitation.]

[IF THE ADVISER'S CLIENTS ARE PERMITTED TO DIRECT THEIR VOTES IN A PARTICULAR SOLICITATION:] [The Adviser's clients are permitted to direct their votes in a particular solicitation. A client that wishes to direct its vote in a particular solicitation shall give reasonable prior written notice to the [Adviser][third-party proxy agent] indicating such intention and provide written instructions directing the [Adviser's]/[third-party proxy agent's] vote in regard to the particular solicitation. Where such prior written notice is received, the [Adviser][third-party proxy agent] will vote proxies in accordance with such written instructions received from a client, provided that such instructions are provided to the [Adviser][third-party proxy agent] in a timely manner.]

If a material conflict of interest between the Adviser and a client exists, the Adviser will determine whether voting in accordance with the guidelines set forth in its proxy voting policies and procedures is in the best interests of the client or take some other appropriate action.

[Clients may obtain a copy of the Adviser's proxy voting policies and procedures and information about how the Adviser voted a client's proxies by contacting the Chief Compliance Officer by email at [INSERT EMAIL] or by telephone at [INSERT TELEPHONE NUMBER].]

[IF THE ADVISER DOES NOT HAVE AUTHORITY TO VOTE CLIENT SECURITIES:] [The Adviser does not have authority to vote client securities.] [Clients will receive their proxies or other solicitations directly from [their custodian/their transfer agent/the Adviser]]. [If clients can contact the Adviser with questions about a particular solicitation, insert the following:] [With respect to any questions about a particular solicitation, clients can contact [insert CCO's name] (Chief Compliance Officer) by email at [insert CCO's email] or by telephone at [insert CCO's telephone number].] [If clients may not contact the Adviser with questions about a particular solicitation, insert the following:] [Clients are asked not to contact the Adviser with questions about a particular solicitation.]

Item 7. Client Information Provided to Portfolio Managers

The Adviser manages client accounts directly and, as a result, does not communicate information about clients with other portfolio managers.

Item 8. Client Contact with Portfolio Managers

Clients may contact the Adviser for purposes of obtaining technical support [during regular business hours by calling the Adviser's customer support helpline] [or as otherwise detailed in the applicable investment management agreement].

Item 9. Additional Information

The Adviser does not have any legal or disciplinary incidents to disclose [nor does it have any material industry affiliations to disclose].

The Adviser has adopted a Code of Ethics (the "Code") that obligates the Adviser and its supervised persons to put the interests of the Adviser's clients before their own interests and to act honestly and fairly in all respects in their dealings with clients. In addition to compliance with the Adviser's policies and procedures, all of the Adviser's personnel are required to comply with applicable federal securities laws. Clients or prospective clients may obtain a copy of the Code by contacting Emily Jipson, the Adviser's Chief Compliance Officer, by email at [INSERT EMAIL], or by telephone at [INSERT PHONE NUMBER]. See below for further provisions of the Code as they relate to the preclearing and reporting of securities transactions by the Adviser's supervised persons.

The Adviser and its supervised persons may give and/or receive gifts, services or other items to/from any person or entity that does business with or potentially could conduct business with or on behalf of the Adviser. The Adviser has adopted policies and procedures governing gifts and business entertainment, which includes [quarterly] disclosure of gifts and business entertainment in excess of certain de minimis thresholds and pre-clearance by the Chief Compliance Officer prior to giving/receiving gifts above a certain de minimis threshold.

The Adviser, in the course of its investment management and other activities (e.g., board or creditor committee service), may come into possession of confidential or material nonpublic information about issuers, including issuers in which the Adviser or its related persons have invested or seek to invest on behalf of clients. The Adviser is prohibited from improperly disclosing or using such information for its own benefit or for the benefit of any other person, regardless of whether such other person is a client. The Adviser maintains and enforces written policies and procedures that prohibit the communication of such information to persons who do not have a legitimate need to know such information and to assure that the Adviser is meeting its obligations to its clients and remains in compliance with applicable law. In certain circumstances, the Adviser may possess certain confidential or material, nonpublic information that, if disclosed, might be material to a decision to buy, sell or hold a security, but the Adviser will be prohibited from communicating such information to the client or using such information for the client's benefit. In such circumstances, the Adviser will have no responsibility or liability to the client for not disclosing such information to the client (or the fact that the Adviser possesses such information), or not using such information for the client's benefit, as a result of following the Adviser's policies and procedures designed to provide reasonable assurances that it is complying with applicable law.

In addition, the Adviser or its supervised persons may invest in the same securities (or related securities, e.g., warrants, options or futures) that the Adviser or a supervised person recommends to clients. Such practices present a conflict when, because of the information the Adviser has, the Adviser or its supervised persons are in a position to trade in a manner that could adversely affect the Adviser's clients (e.g., place their own trades before or after client trades are executed in order to benefit from any price movements due to the clients' trades). In addition to affecting the Adviser's or its supervised person's objectivity, these practices by the Adviser or its supervised persons may also harm clients by adversely affecting the price at which the clients' trades are executed. The Adviser has adopted the following

procedures in an effort to minimize such conflicts: The Adviser requires its supervised persons to preclear all transactions in their personal accounts with the Chief Compliance Officer, who may deny permission to execute the transaction if such transaction will have any adverse economic impact on one of its clients. In addition, the Adviser's Code prohibits the Adviser or its supervised persons from executing personal securities transactions of any kind in any securities on a restricted securities list maintained by the Chief Compliance Officer. All of the Adviser's supervised persons are required to disclose their securities transactions on a quarterly basis. In addition, the Adviser's persons are required to disclose the holdings in their personal accounts upon commencement of employment with the Adviser and on an annual basis thereafter. The Adviser's supervised persons are required to provide broker confirmations of each transaction in which they engage and [monthly][quarterly][annual] certification of such transactions. The Adviser's supervised persons are also required to provide [monthly][quarterly] brokerage statements. Trading in the personal accounts of the Adviser's supervised persons is reviewed by the Chief Compliance Officer and compared with transactions for client accounts and reviewed against the restricted securities list.

[IF THE ADVISER HAS ADOPTED PROXY VOTING PROCEDURES THAT DIRECT THE WAY BOTH THE ADVISER AND ITS RELATED PERSONS VOTE CLIENT PROXIES:] [To the extent that the Adviser or a related person or any personnel of the Adviser own securities that the Adviser or its related persons also recommends to clients, such clients' proxies will be voted according to predetermined guidelines rather than subject to the Adviser's (or its related person's) discretion.]

Each client account is reviewed by [portfolio manager/principal] of the Adviser, on an [ongoing] basis to determine compliance with the applicable Option.

Each client will receive [insert the frequency/type of reports][insert description of report] from the Adviser]. Such reports [may] be delivered electronically to the client in accordance with the client's agreement with the Adviser.

[The Adviser receives certain research or other products or services from broker-dealers through "soft-dollar" arrangements. These "soft-dollar" arrangements create an incentive for the Adviser to select or recommend broker-dealers based on the Adviser's interest in receiving the research or other products or services and may result in the selection of a broker-dealer on the basis of considerations that are not limited to the lowest commission rates and may result in higher transaction costs than would otherwise be obtainable by the Adviser on behalf of its clients.]

The Adviser does not require or solicit prepayment of fees, nor has it been the subject of a bankruptcy petition at any time during the past ten years.