
FUTU WEALTH ADVISORS, INC.

Wrap Fee Brochure
Form ADV Appendix 1
September 1, 2020

This wrap fee brochure ("Brochure") provides information about the qualifications and business practices of Futu Wealth Advisors, Inc. ("Futu Wealth"), a registered investment adviser. Registration does not imply a certain level of skill or training but only indicates that Futu Wealth, CRD 310790, has registered its business with state and federal regulatory authorities, including the United States Securities and Exchange Commission ("SEC"). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

If you have any questions about the contents of this Brochure, please contact

Futu Wealth at 650-798-5700 or vsharma@fututrade.com.

Additional information about Futu Wealth is also available on the SEC's website at
www.adviserinfo.sec.gov.

ITEM 2: MATERIAL CHANGES

This is the initial filing brochure for Futu Wealth Advisors, Inc. Therefore, there are no material changes to report.

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ITEM 4: SERVICES, FEES, COMPENSATION

GENERAL DESCRIPTION OF THE FIRM

Futu Wealth Advisors, Inc. ("Futu Wealth") is a Delaware corporation organized in August 2020, an investment adviser registered with and regulated by the SEC under the Advisers Act (application pending). Futu Wealth is the sponsor of the Futu Wealth Wrap Program. Additional information about Futu Wealth including its owners and control persons can be found on Part 1A of Futu Wealth's Form ADV which is available online at <http://www.adviserinfo.sec.gov>.

PROGRAM DESCRIPTION AND STRATEGY

Futu Wealth specializes in digital/internet investment advisory services provided through its secure internet application. Futu Wealth relies on third party technology to perform investment management services.

Futu Wealth provides a selection of asset allocation models, and conducts portfolio rebalancing, portfolio selection, and tax-loss harvesting strategies on behalf of its advisory clients and clients of Intermediaries. In general, Futu Wealth's services and strategies are applied to all supported account-types linked or aggregated by a client through the Futu Wealth application. Futu Wealth provides goal-based advice based on information provided by the client during the application phase or upon update provided by the client through a series of questions including risk tolerance, age, and years to investment goal. Futu Wealth's annual investment advisory fee is based upon a percentage (%) of the market value of the assets placed under management. Before engaging Futu Wealth to provide investment advisory services, clients are required to enter into an Investment Advisory Agreement with Futu Wealth. The Investment Advisory Agreement sets forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the fee that is due from the client.

To commence the investment advisory process, an automated computer-based model will first ascertain each client's investment objective(s). The client is under no obligation to select the computer-based model. If selected, investment assets will be allocated to a portfolio of mutual funds and ETFs in concert with the designated investment objective(s). Once allocated, Futu Wealth provides ongoing monitoring and review of account performance and asset allocation as compared to client investment objective(s). Please see Item 13 in this Brochure for more information about Futu Wealth's reviews and monitoring.

Futu Wealth's Risk-Based Model Portfolios include the following:

- Aggressive Growth

- The objective of the Aggressive Growth Model is capital appreciation. We aim to achieve this with heavy exposure to equities, both U.S. and International. It also has moderate exposure to the more rapid growth rate of the emerging market economies. The Aggressive Growth investment model has the highest back-tested return of our models, along with a higher risk profile. (85% Equities, 5% Fixed Income, 10% Alternatives)
- Conservative Growth
 - Conservative Growth Model seeks capital appreciation, but with a reduced tolerance for risk. With equity exposure as well as fixed income, including a significant weighting in municipal bonds, our Conservative Growth investment model achieves broad asset-class diversification. (75% Equities, 18% Fixed Income, 5% Alternatives, 2% Cash)
- Global Growth Opportunities
 - Our Global Growth Opportunities investment model seeks to benefit from global diversification; with exposure to high dividend yields, international markets, and market-neutral alternatives, Global Growth Opportunities is designed to benefit from exposure to several asset classes that have historically had low correlations. (60% Equities, 20% Fixed Income, 20% Alternatives)
- Multi-Sector Income
 - Our Multi-Sector Income investment model seeks high interest and dividend income. The risk-return profile of Multi-Sector Income is primarily established with overweight exposure to high dividend yield U.S. equity, high-yield bonds and real estate. (45% Equities, 47% Fixed Income, 5% Alternatives, 3% Cash)
- Conservative Income
 - Our Conservative Income investment model seeks stable interest income by investing in top-tier corporate bonds and government issues. This creates a low volatility portfolio with a more conservative expected return. (10.50% Equities, 79% Fixed Income, 5% Alternatives, 6% Cash)

There can be no assurances that any client's financial objectives will be met through receipt of the services offered through Futu Wealth.

MISCELLANEOUS DISCLOSURES

Investment Risk: Different types of investments involve varying degree of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the

investments and/or investment strategies recommended or undertaken by Futu Wealth) will be profitable or equal any specific performance level(s).

Client Obligations: In performing its services, Futu Wealth will not be required to verify any information received from the client or from the client's other professionals and is expressly authorized to rely thereon. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify Futu Wealth if there is ever any change in his/her/its financial situation or investment objective(s) for the purpose of reviewing/evaluating/revising Futu Wealth's previous recommendations and/or services.

Use of Mutual Funds: While Futu Wealth may recommend allocating investment assets to mutual funds that are not available directly to the public, Futu Wealth may also recommend that clients allocate investment assets to publicly-available mutual funds that he/she/it could obtain without engaging Futu Wealth as an investment advisor. However, if a client or prospective client determines to allocate investment assets to publicly-available mutual funds without engaging Futu Wealth as an investment advisor, he/she/it would not receive the benefit of Futu Wealth's initial and ongoing investment advisory services.

Disclosure Statement: A copy of Futu Wealth's written Brochure as set forth on Part 2 of Form ADV will be provided to each client prior to, or contemporaneously with, the execution of the applicable form of client Agreement.

Wrap Fee Program: A wrap fee program is an investment program wherein the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and any other administrative fees. Futu Wealth does not participate in any wrap fee programs.

ASSETS UNDER MANAGEMENT

Futu Wealth currently has \$0.00 in discretionary assets under management.

FEE SCHEDULE

Futu Wealth's clients pay an annual management fee of 0.35% in addition to a fixed fee of \$1 per month per account. The management fee includes advisory services, transaction fees, execution, clearance, custody, and customary account statements. The fee may not cover all account expenses. For instance, clients bear the cost of IRA maintenance fees, paper statement fees (electronic statements are generally free of charge) and other specialized fees.

Fees are generally calculated and deducted on a daily basis, in arrears, using the end-of-day market value of the Client's assets under management to calculate the fee. Upon specific client request, Futu Wealth may choose to deduct fees weekly, monthly, or quarterly in arrears utilizing the market value as of the last day of the applicable billing period to calculate the fee. Clients may terminate the agreement without penalty within five business days of signing the agreement. Upon termination of the applicable

form of client Agreement, Futu Wealth will debit the account or bill the client for the pro-rated portion of the unpaid advisory fee based upon the number of days that services were provided during the billing period.

Prior to having fees deducted via a qualified custodian, Futu Wealth will:

- Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian.
- Send the qualified custodian written notice of the amount of the fee to be deducted from the client's account and verify that the qualified custodian sends invoices to the client.
- Send the client a written invoice itemizing the fee upon or prior to fee deduction, including the formula used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based.

Transaction costs are paid by Futu Wealth as part of its advisory services. Clients may find the advisory and other services that comprise the Program may exceed the costs of similar services purchased separately or from other sources. Clients should be aware that Futu Wealth is designed with frequent investing in mind. The fee structure may not be appropriate for individuals looking to make few or infrequent small-dollar investments, or for investors intending to buy and hold securities for long periods of time.

Clients may be subject to other fees or third-party expenses. The issuers of some of the securities or products purchased in Client accounts, such as ETFs and Mutual Funds, or other similarly packaged financial products, may charge product fees that affect Clients. An ETF or Mutual Fund typically includes embedded expenses that may reduce the funds' net asset value, and therefore directly affect the funds' performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of ETFs and Mutual Funds may include management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF and Mutual Fund expenses may change from time to time at the sole discretion of the issuer.

Futu Wealth does not receive sales commissions, 12b-1 fees or other such fees on behalf of its clients.

Futu Wealth and its associated persons do not receive compensation for the sale of securities to clients.

ITEM 5: ACCOUNT REQUIREMENTS AND TYPES OF CLIENTS

There is no minimum account balance required to open an advisory account with Futu Wealth. Clients must execute an Investment Advisory Agreement and provide background information prior to opening an account.

ITEM 6: PORTFOLIO SELECTION AND EVALUATION

Futu Wealth's clients will generally include:

- Individuals
- High net-worth individuals
- Trusts and estates
- Endowments, foundations, and other charitable organizations
- Corporations and other business entities
- Registered Investment Advisers

Futu Wealth relies heavily on technology to perform investment management services. Futu Wealth Clients are made aware of the following when utilizing Futu Wealth's software-based Investment Advisory services via this disclosure document:

- Clients of Futu Wealth agree to rely primarily on the Futu Wealth website for their account information, including, but not limited to, their positions, profits and losses, account value, account performance, statements, and confirmations. However, quarterly or monthly statements as well as trade confirmations will be provided electronically to the client by the clearing broker-dealer on the Futu Wealth website;
- Clients of Futu Wealth agree that their risk profile is created through our profiling system, and this information is used to map clients to their recommended portfolios. All client risk profiling information is confidential. We recommend that clients re-evaluate their risk profile if any of their circumstances have changed in a material way. This will allow Futu Wealth to quickly recommend a new portfolio, and to establish the client in those new positions;
- The portfolio recommended by the application based on information provided by the client is optional, and the Client may select or decline the recommended portfolio. Ultimately, the client is the decision-maker regarding the portfolio selection. Clients are able to elect any portfolio strategy for which they are eligible;
- Futu Wealth does not provide individualized personal investment advice. All investment advice is provided through the technical modeling.
- Futu Wealth periodically reviews the investment portfolio strategies provided through its third-party technology to ensure that the portfolios remain consistent with the portfolio objectives inherent in the strategies.

- Client funds are held through omnibus accounts on behalf of Futu Wealth clients.

Futu Wealth uses an investment process to help match clients risk profile and objectives to suitable investments. A Client's final portfolio incorporates the return and risk assumptions from quantitative models and qualitative considerations. Below are the steps taken to create a Client's target portfolio:

- Strategic Asset Allocation: Long-Term Return & Risk Assumptions
- Tactical Asset Allocation: Short-Term Return & Risk Assumptions
- Portfolio Construction: Optimization and Qualitative Considerations
- Portfolio Implementation: Securities, Strategies, Factor and/or Fund Views
- Client Risk Tolerance: Risk Tolerance and Liquidity Profile

Futu Wealth may utilize the following methods of security analysis:

- Fundamental – analysis performed on historical and present data, with the goal of making financial forecasts
- Technical – analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices
- Cyclical – analysis performed on historical relationships between price and market trends, to forecast the direction of prices

Futu Wealth may utilize the following investment strategies when implementing investment advice given to clients

- Long Term Purchases – securities held at least a year
- Short Term Purchases – securities sold within a year
- Trading – securities sold within 30 days

Please note: Investment Risk. Investing in securities involves risk of loss that clients should be prepared to bear. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy will be profitable or equal any specific performance level(s).

Futu Wealth's methods of analysis and investment strategies do not present any unusual risks. However, every method of analysis has its own inherent risks. To perform an accurate market analysis Futu Wealth must have access to current/new market information. Futu Wealth has no control over the dissemination rate of market information; therefore, unbeknownst to Futu Wealth, certain analysis may be compiled with outdated market information, severely limiting the value of Futu Wealth's analysis. Furthermore, an accurate market analysis can only produce a forecast of the direction of market values.

There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

Futu Wealth's primary investment strategies—Long Term Purchases, Short Term Purchases, and Trading—are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy. Trading, an investment strategy that requires the purchase and sale of securities within a thirty (30) day investment time period involves a very short investment time period but will incur higher transaction costs when compared to a short term investment strategy and substantially higher transaction costs than a longer term investment strategy.

Currently Futu Wealth primarily allocates client investment assets among various mutual funds and ETFs on a discretionary basis in accordance with the client's chosen portfolio model.

Futu Wealth's asset allocation models utilize strategic asset allocation, tactical asset allocation, and active and/or passive implementation. The composition of each asset allocation model will vary based upon the specific retirement target date for the respective model, which generally end every 5 years between 2020 and 2060.

When creating an asset allocation model, Futu Wealth uses other models and qualitative inputs that may be based on valuation, long-term economic growth forecasts, long-term earnings forecasts and other factors to develop long-term investment views. The long-term investment views are used to create a strategic or long-term asset allocation target. The strategic asset allocation is designed to attempt to meet the asset allocation model's investment objective over the long-term. The strategic asset allocation is used in the creation of the target date models at each target date point and considers risk and reward. Strategic asset allocation views are applied to asset classes such as U.S. equities, global equities, currencies, fixed income, commodities and other asset classes or factors.

In addition to long-term views, Futu Wealth has shorter-term tactical asset allocation views. The tactical asset allocation views may be based on inputs from short-term events, market sentiment indicators such as implied volatility, short-term risk signals, earnings momentum and other factors. These short-term investment views may be used to dynamically tilt the investment strategy's strategic asset allocation towards asset classes or factors that may have a more favorable risk and reward. Tactical asset allocation views are applied to asset classes such as U.S. equities, global equities, currencies, fixed income, commodities and other asset classes or factors.

Futu Wealth may implement the final model portfolio view using a combination of passive (index) strategies or active strategies. An investment strategy's desired exposure, from strategic and tactical asset allocation views, will be implemented with vehicles or instruments such as mutual funds, ETFs, exchange traded notes, individual stocks, individual bonds and other vehicles or instruments. When

deciding on implementation Futu Wealth may consider a strategy's alpha opportunity in a given economic or market cycle, fees, liquidity, asset class exposure and other factors.

Futu Wealth's platform reviews rebalancing opportunities daily. Our platform reviews rebalancing risk premia, trade cost and tax consequence.

TRADE EXECUTION, ACCOUNT MAINTENANCE, AND ASSET CUSTODY

In order to open a Wrap Fee Program account with Futu Wealth, clients must establish a brokerage relationship with Futu Inc., an affiliated broker-dealer registered with the SEC and a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. By entering into an Investment Advisory Agreement with Futu Wealth, clients authorize and direct Futu Wealth to place all trades in clients' accounts through Futu Inc. As such, Futu Inc. will maintain all client accounts and execute all securities transactions in client accounts without separate commission costs or other fees. Futu Inc. exercises no discretion in determining if and when trades are placed; it places trades only at the direction of Futu Wealth. Futu Wealth's procedures are designed to make every attempt to obtain the best execution possible, although there can be no assurance that it can be obtained. Clients should understand that the appointment of Futu Inc. as the sole broker for their accounts under this Wrap Fee Program may result in disadvantages to the client as a possible result of less favorable executions than may be available through the use of a different broker-dealer.

Futu Wealth and Futu Inc. do not offer custody. All assets are held with a qualified custodian.

Clients should understand the Futu Wealth Wrap Fee Program is a discretionary investment advisory program. This means that once a Client selects the portfolio, all transactions are made without first contacting the Client. Clients may opt out of the portfolio by either updating their selections or by terminating their account.

ITEM 7: CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGERS

Futu Wealth does not share client information with third-party portfolio managers.

ITEM 10: CLIENT CONTACT WITH PORTFOLIO MANAGERS

Clients should consider that Futu Wealth primarily uses electronic rather than telephonic means to provide customer support. To receive customer support, clients may contact Futu Wealth through the application or through the online interface. Because these are the two options for contacting Futu Wealth, before opening an account, prospective clients should be comfortable communicating solely through electronic channels. Clients should consider that such customer support is educational in nature

only, may be presented in generalized “FAQs” and that although the algorithms that manage client accounts are overseen, monitored, and updated by investment advisory personnel, clients participating in the Futu Wealth Wrap Program will generally not interact directly with such investment advisory personnel, except as described elsewhere in this document

ITEM 9: ADDITIONAL INFORMATION

As noted above, Client accounts will be held at a qualified custodian through an omnibus account opened at Futu Inc. an affiliated entity under common control with Futu Wealth. Even though Clients of Futu Wealth do not pay for transaction fees, this relationship creates a conflict of interest because Futu Inc may enjoy more favorable rates through the custodian as the omnibus account value increases. Because Clients do not pay transaction fees, Futu Inc does, but Clients do not benefit from the lower transaction costs.

Futu Wealth maintains a Code of Ethics that require all officers and employees to conduct themselves with the highest standards of conduct and business ethics in all aspects of their activities concerning Futu Wealth and Futu Wealth Clients. A copy of Futu Wealth’s Code of Ethics is available to clients and prospective clients at through the Futu Wealth app or by emailing support@futuwealth.com.

Employees of Futu Wealth are dually registered with Futu Inc and possibly with other affiliated entities. Employees of Futu Wealth do not provide investment recommendations or advice, but they are involved in monitoring activities, such as the portfolio allocations, execution quality, Client onboarding and valuations, among other activities, that are regulatory requirements of either or both firms. Information about any employee’s registration status may be found on www.adviserinfo.sec.gov.

It is the express policy of Futu Wealth that no person employed by Futu Wealth may use material, non-public information obtained during the course of their work to purchase or sell any security prior to any pending transaction(s) being executed for a Client Account. This policy is intended to prevent employees from benefitting from transactions placed on behalf of Client Accounts.

Futu Wealth does not engage in “soft dollar” practices involving the receipt of research or other brokerage service from client commission money, nor does Futu Wealth receive any research or other products in connection with Client transactions.

Futu Wealth may, but is not required to, aggregate orders for a Client’s account with orders of other Clients. Futu Wealth may aggregate sale and purchase orders for Clients. In such event, the average price of securities purchased or sold in such a transaction may be determined and a Client may be charged or credited, the average transaction price. As a result, the price may be less favorable to the Client that in would be if similar transactions were not being executed concurrently for other accounts.

ACCOUNT REVIEWS

Futu Wealth's investment tools are intended for Clients to utilize to review their account on demand and better understand and manage their holdings and performance. Futu Wealth personnel conduct only limited, non-periodic individual reviews on client accounts. This typically occurs when the Client account is flagged for review due to certain investment activity and account settings through automated screening mechanisms or algorithms.

Futu Wealth will contact Clients at least once a year via electronic communications to request updated information on the Futu Wealth website or application. In addition to this annual communication, Clients who have experienced material changes to their financial circumstances or investment objectives, or who wish to impose or modify restrictions on the management of their accounts should promptly update their information on Futu Wealth's website.

Clients receive electronically a confirmation of each transaction and an account statement (at least quarterly) detailing positions and activity in their accounts. While this may be transmitted through the app, the responsibility for generating confirmations is delegated to the custodian. The Client monthly or quarterly statement, also generated by the custodian, includes a summary of all transactions made on the Client's behalf, all contributions and withdrawals made to or from the account, all fees and expenses charged to the account, and the account value at the beginning and end of the period. That statement is based upon information obtained from third parties deemed to be reliable to a substantial degree.

PERSONAL TRADING

Futu Wealth or individuals associated with Futu Wealth are permitted to buy or sell securities identical to or different than those recommended to clients for their personal accounts. Individuals associated with Futu Wealth are also Futu Wealth clients. In addition, any related person(s) may have an interest or position in certain securities which may also be recommended to a client. In such instances, Futu Wealth or its related persons may have a financial incentive to buy or sell such securities for client accounts, although this incentive is limited because Futu Wealth generally recommends highly liquid index funds to its clients and because client activity in such funds is unlikely to materially impact their price.

It is the express policy of Futu Wealth that no person employed by Futu Wealth may use material, non-public information obtained during the course of his or her work in deciding whether to purchase or sell any security prior to any pending transaction(s) being executed for an advisory account. This policy is intended to prevent employees from benefiting from transactions placed on behalf of advisory accounts.

Futu Wealth's investment tools are designed to provide clients with continuous access to account information through Futu Wealth's online interface. Clients can utilize various tools on the interface to review their account and better understand their holdings and performance information. Clients also receive periodic emails from Futu Wealth with information about their accounts as well as links to account statements.

As described above in Item 6, and subject to the limitations for custom portfolios and third-party portfolios referenced there, Futu Wealth's algorithms continuously review clients' accounts to confirm their portfolios are within a set range of their Allocation. If a client's portfolio deviates from this range, Futu Wealth will rebalance such portfolio back to its target Allocation in certain circumstances.

Futu Wealth does compensate or otherwise reward brokers for client referrals. Futu Wealth is not compensated for referring clients to other advisers or brokers.

TERMINATION OF AGREEMENT

Client agreements may be canceled at any time, by either party, for any reason upon notice in accordance with the applicable Advisory Agreement. Retirement Client agreements may be cancelled by the client at any time and by Futu Wealth after a specific notice period, in both cases in accordance with the applicable Advisory Agreement. Upon termination of any account any earned, unpaid fees will be due and payable.

Futu Wealth clients delegate to Futu Wealth the authority to receive and vote all proxies and related materials for any security held in Futu Wealth accounts. Futu Wealth maintains policies and procedures reasonably designed to mitigate conflicts of interest and reasonably ensure that proxy matters are conducted in the best interest of clients. Futu Wealth will only vote on proxies and respond to corporate actions associated with securities that Futu Wealth recommends be purchased for client accounts. Futu Wealth will abstain from voting on such proxies if it determines that abstaining is in the best interest of its clients. Clients may request information regarding how Futu Wealth voted a client's proxies, and clients may request a copy of Futu Wealth's proxy policies and procedures, which may be updated from time to time, through the Futu Wealth app or by emailing support@futuwealth.com.

BUSINESS CONTINUITY

Futu Wealth maintains a business continuity plan designed to allow us to maintain or resume operations as quickly as possible after a business disruption, given its scope and severity.

PRIVACY POLICY

Futu Wealth is committed to protecting our clients' private information. Futu Wealth has instituted policies and procedures to reasonably ensure that customer information is kept private and secure. Futu Wealth does not disclose any non-public personal information about its customers or former customers to any non-affiliated third parties except as required by or permitted by law or agreed to by the client or as otherwise disclosed in Futu Wealth's Privacy Policy. In the course of servicing a client account, Futu Wealth may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and attorneys; with an Advisor in the case of Institutional Clients; and with the employer or plan sponsor in the case of Participants. Futu Wealth restricts internal access to non-public personal information to those employees who need access to such information in order to

provide products or services to a particular client. Futu Wealth also maintains physical, electronic, and procedural safeguards to protect client information.

A copy of the Futu Wealth's Privacy Policy is available on the Futu Wealth app or by emailing support@futuwealth.com.

FINANCIAL INFORMATION

To the best of Futu Wealth's knowledge, we are not aware of any financial condition that is reasonably likely to impair Futu Wealth's ability to meet its contractual commitments to its clients.

SUBJECT TO CHANGE

From time to time Futu Wealth may adjust its wrap fee program and policies. In the event of such adjustments this brochure will be modified as needed and an updated copy will be made available on the Futu Wealth website or through the application. In the event of certain material changes, you will be alerted through the Futu Wealth app including a link to access a copy of the material changes. At any time, you may request a full copy of this Brochure through the app or from support@futuwealth.com.