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FORM ADV PART 2A
BROCHURE

This brochure provides information about the qualifications and business practices of FinanceHQ LLC. If you have any questions about the contents of this brochure, contact us at 415-234-3727. 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.

Additional information about FinanceHQ LLC is available on the SEC's website at www.adviserinfo.sec.gov.

FinanceHQ LLC is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

We are a newly registered investment adviser; therefore, we have no material changes to report.

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Item 4 Advisory Business

Description of Firm

FinanceHQ LLC (hereinafter referred to as "FinanceHQ") is organized as a limited liability company ("LLC") under the laws of the State of Delaware. Based In San Francisco, CA, we began conducting business in 2023. We are owned by our parent company Wilbur Labs LLC.

Adviser Referral Services

FinanceHQ refers consumers to registered investment advisers. Our advisory business is limited to providing individuals (each referred to as a "**User**" or "**Client**") with an interactive online platform at <https://financehq.com> to refer a User to independent third party investment advisers ("**Adviser**") that have elected to participate in our matching platform ("**Service**"). We collect information from Users via an online digital questionnaire that they complete on our website, <https://financehq.com>. We then use this information to determine the User's profile, needs and goals. Based on our assessment of the User-provided information, we match the User to Advisers within our network that we deem are the best fit for the User. All Advisers in our network are carefully vetted licensed fiduciaries that have specific areas of expertise we believe best benefit our Users.

It is solely the responsibility of the User to determine whether to meet with and/or retain an Adviser.

FinanceHQ does not review the ongoing performance of any Adviser, participate in the management of any User's account by an Adviser or provide investment recommendations. FinanceHQ does not establish advisory accounts or manage any client assets.

FinanceHQ's Service is limited to making client referrals to other registered investment advisers. It is the responsibility of the Users and the Advisers they engage to determine what types of investment and financial planning strategies are suitable for the User. FinanceHQ makes no representation regarding the Advisers' ability to perform any financial services.

Wrap Fee Programs

We do not participate in any wrap fee program.

Types of Investments

We do not provide continuous and regular supervisory or management services to client assets and therefore we do not offer advice as to any particular types of investments.

Assets Under Management

We do not provide continuous and regular supervisory or management services to client assets and; therefore, we do not have any assets under management.

Item 5 Fees and Compensation

Selection of Other Advisers

FinanceHQ LLC does not charge any fees to Users for the Service.

FinanceHQ LLC charges a monthly fixed fee of \$99 to the Advisers who utilize our service. In addition, FinanceHQ LLC will receive either a fixed fee per lead or a referral fee from the Advisers with whom the User is matched based on FinanceHQ LLC's contracted agreement between FinanceHQ LLC and the Adviser. FinanceHQ LLC will receive a fixed fee of \$40 to \$500 per lead, based on the amount of investable assets a User self-reports to us. In some cases, in lieu of a fixed fee per lead, FinanceHQ may receive a referral fee if the referred User enters into an advisory relationship with one of the

recommended Advisers. In this case, that Adviser will pay FinanceHQ a portion of the fee it charges to its clients. All of the fee arrangements are mutually agreed upon between FinanceHQ LLC and the Advisers. The Advisers are not affiliated with FinanceHQ LLC.

If a User decides to hire an Adviser referred by the Service, the User will pay fees to that Adviser based on the services the Adviser provides to the User and the terms and conditions of any investment management and advisory agreements between the User and the Adviser. Users should refer to the ADV Part 2A Brochure for the Adviser to learn more about fees they may incur related to Adviser's services.

Item 6 Performance-Based Fees and Side-By-Side Management

FinanceHQ LLC does not charge any performance fees as it does not manage any assets.

Item 7 Types of Clients

FinanceHQ LLC provides advisor referral services to individuals who are Users of our internet-based platform.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

FinanceHQ does not provide supervisory or management services to client assets. We conduct due diligence on Registered Investment Advisers ("RIA") and their Investment Adviser Representatives ("IAR") who apply to join our adviser network who apply to join our adviser network. Our vetting process includes a list of requirements such as: 1) no material disciplinary disclosures; 2) minimum FINRA license qualifications or CFP designation; 3) appropriate digital presence; 4) financial planning focus; and 5) advanced degrees and/or designations such as MBA, CPA or CFA. We review the RIA's CRD record, Form U4, Form ADV Part 2B and any questionnaire responses. We also consider any thought pieces published by the RIA, as well as its digital media presence, website and general information available via internet search.

If after conducting our due diligence we deem the RIA and its IARs meet our Adviser criteria, we approve the RIA and its IARS and make them part of our Adviser network. FinanceHQ cannot ensure that referred Advisers in our network will perform as expected or desired and we do not have any control over day-to-day operations of any recommended Advisers.

An Adviser referral to a User by FinanceHQ does not guarantee that a User's financial goals will be attained by the referred Adviser. Users should refer to any selected Adviser's ADV Part 2A and understand the inherent risks associated with any type of investments they participate in. FinanceHQ cannot guarantee Adviser performance nor ensure the Adviser does not engage in unreported risks, investment style "drift" or even regulatory breaches/fraud.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

Item 10 Other Financial Industry Activities and Affiliations

We have not provided information on other financial industry activities and affiliations because we do not have any relationship or arrangement that is material to our advisory business or to our clients with any of the types of entities listed below:

1. broker-dealer, municipal securities dealer, or government securities dealer or broker;
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund);
3. other investment adviser or financial planner;
4. futures commission merchant, commodity pool operator, or commodity trading adviser;
5. banking or thrift institution;
6. accountant or accounting firm;
7. lawyer or law firm;
8. insurance company or agency;
9. pension consultant;
10. real estate broker or dealer; and/or
11. sponsor or syndicator of limited partnerships.

FinanceHQ LLC's online platform will select unaffiliated Advisers based on the User's needs and suitability. We will receive compensation from the Adviser for recommending that the User consider their services. These compensation arrangements present a conflict of interest because we have a financial incentive to recommend the services of the Adviser. The User is not obligated, contractually or otherwise, to employ the services of any Adviser we recommend.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect the User's interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with our clients. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, nonpublic information about our clients or their account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm has any material financial interest in User accounts or transactions.

Item 12 Brokerage Practices

FinanceHQ LLC does not select or recommend broker dealers or custodians. However, we do recommend Advisers who may recommend these providers as a part of a User's relationship with that Adviser. Users should discuss brokerage practices with the Advisers they engage.

Item 13 Review of Accounts

We will not select or recommend broker-dealers or custodians for any securities transactions in relation to the management of our clients' accounts. This item is not applicable to the business activities of FinanceHQ.

Item 14 Client Referrals and Other Compensation

FinanceHQ LLC is compensated by the Advisers as discussed in Item 5.

Item 15 Custody

FinanceHQ LLC does not accept or maintain any User accounts. Therefore, FinanceHQ does not have custody of Users' funds or securities.

Item 16 Investment Discretion

Form ADV Part 2A requires registered investment advisers to disclose whether or not they accept discretionary authority to manage client accounts. We do not manage User accounts.

Item 17 Voting Client Securities

FinanceHQ LLC does not manage User assets and does not accept proxy voting authority for any User. FinanceHQ does not provide advice regarding proxy solicitations. FinanceHQ LLC encourages Users to discuss proxy voting and class action policies and procedures with the Adviser they engage.

Item 18 Financial Information

FinanceHQ does not charge Users to use its online platform nor does it charge Users a fee of any kind.

FinanceHQ has never filed for bankruptcy and is not aware of any financial condition that is expected to affect its ability to meet its obligations to Users.