Wealthrise

Client Relationship Summary - July 2026

Wealthrise, Inc. (Wealthrise) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer internet-based investment management services to retail investors on an active strategy and asset-based fee basis and performance-based fee basis. As part of our custom portfolio management services, we monitor our clients' holdings and the overall asset allocation strategy on a continuous and ongoing basis to ensure the account is in line with each client's stated objectives.

We offer our custom portfolio management services on a discretionary basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

We provide investment recommendations and construct portfolios primarily limited to leveraged, inverse, and leveraged-inverse exchange traded funds (ETFs). We have a minimum account requirement of $10,000 for opening and maintaining an account, though we may accept an IRA account with a balance below $10,000 as an exception. We require clients who agree to a performance fee to be qualified clients under Rule 205-3.

For additional information, and a description of the service offerings, please see our Form ADV Part 2A Brochure (with special emphasis on Items 4, 7, and 8), which can be found on our website www.getwealthrise.com or the SEC website at adviserinfo.sec.gov. The firm CRD number is 343585.

> *Conversation Starters – Ask Your Financial Professional:*
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> Given my financial situation, should I choose investment advisory services? Why or why not?
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> How will you choose investments to recommend to me?
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> What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Principal Fees: We are compensated for providing the investment management services by charging an advisory fee based on the active strategy or strategies selected and the value of the Strategy Allocation. The Strategy Allocation is the portion of the client's connected brokerage account designated for the selected strategy. Wealthrise has two strategies: Alpha strategy Normal Tier (2.50% per annum) and Alpha strategy Advanced Tier (3.00% per annum). Fees are calculated quarterly, in arrears, based on the following calculation: applicable annual rate x average daily Strategy Allocation during the billing period x number of days in the billing period / 365. Wealthrise utilizes a third-party payment processor to collect fees, such as Stripe or PayPal. Clients will input their credit card or bank account information in the third-party platform and provide written authorization permitting Wealthrise to be paid directly from their credit card or bank account on a quarterly basis. Wealthrise does not keep or maintain credit card or bank information and will never have access to the client's credit card or bank account information.

In certain instances, we may charge qualified clients a performance fee instead of a management fee. The performance fee will be equal to 15% of any gains in the account during each calendar quarter, calculated each quarter and subject to a "high water mark" to ensure we will not receive the performance fee unless, and only to the extent that, there are cumulative gains in the account when the fee is calculated each quarter. The performance fee will be payable at the end of each calendar quarter and charged to the client's credit card or bank account. With the performance-based fee, we have an incentive to favor accounts from which we will earn a higher fee. We are additionally incented to use higher risk investments to generate higher returns, which would in turn generate higher performance-based fees. Wealthrise mitigates these conflicts through a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees.

Other Fees and Costs: Wealthrise's fees do not include brokerage commissions and transaction fees. You may incur other costs and expenses from the custodian such as short-term trading or redemption fees. All fees paid to Wealthrise for investment advisory services are separate and distinct from the custodian and execution fees.

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Additional Information: 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. **More detailed information about our fees and costs are included in our Form ADV Part 2A (Item 5).**

> *Conversation Starter – Ask Your Financial Professional:*
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> 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?

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

Wealthrise and its Associates are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account, and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all Wealthrise personnel. **These arrangements and additional information about other conflicts of interest are discussed in more detail in our Brochure.**

> *Conversation Starter – Ask Your Financial Professional:*
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> How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our Associates are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to Associates generally does not vary based on the type of investments that are recommended.

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

No - Neither the firm nor our financial professionals have a disciplinary history. We invite you to visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

> *Conversation Starter – Ask Your Financial Professional:*
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> As a financial professional, do you have any disciplinary history? For what type of conduct?

We encourage you to seek out additional information about our investment advisory services in our Brochure on Investor.gov or adviserinfo.sec.gov (CRD #343585). Alternatively, you can call Wealthrise at (404) 729-0478 to speak with us directly to request up-to-date information and request a copy of the relationship summary.

> *Conversation Starters – Ask Your Financial Professional:*
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> Who is my primary contact person?
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> Is he or she a representative of an investment adviser or a broker-dealer?
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> Who can I talk to if I have concerns about how this person is treating me?