



WealthMeUp

Customer Relationship Summary

WealthMeUp Advisors LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

WealthMeUp Advisors offers web-based, discretionary investment advisory services to clients exclusively through a mobile application, the WealthMeUp App. To receive our services, you must enter into an advisory relationship with us and a sub-advisory relationship with Betterment LLC. You must also open a securities brokerage account with MTG LLC, dba Betterment Securities, a registered broker-dealer and member of FINRA and SIPC, which serves as broker-dealer and custodian for our clients' accounts. You must also be a user of the WealthMeUp App.

We direct the recommendation of a model portfolio to you by Betterment based on your individual investment needs, as determined by one or more questions you complete through the WealthMeUp App. Our model portfolio recommendations cover various asset classes, including equities, exchange-traded funds (ETFs), fixed income securities, mutual funds, and cash. We then execute the selected portfolio on a discretionary basis, whereby we execute transactions without your prior approval and consent for each transaction.

WealthMeUp Advisors reviews its recommendations to clients no less than quarterly. Such reviews are conducted by our Chief Compliance Officer and may be conducted on a sampling basis. We do not recommend any proprietary products. Our advice is limited to the classes of assets mentioned above. We do not

maintain requirements for opening or maintaining an account, such as a minimum account size, however, as set forth above, you must be a user of the WealthMeUp App.

For additional information, please see Item 4 and Item 13 of our Disclosure Brochure, available at adviserinfo.sec.gov/.

Ask your financial professional: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

We charge an annual asset-based fee of up to 1% (100 basis points), prorated and charged every thirty (30) days in arrears, based on the value of your account. Therefore, the more assets there are in your account, the more you will pay to us in fees. As a result, we have an incentive to encourage you to increase the assets in your account.

Betterment, LLC charges an annual sub-advisory fee, which is a separate fee for investment advice, custody, and trading services. It ranges from 0.12% (12 basis points) to 0.20% (20 basis points) of your account value, depending on the total amount of money in accounts with Betterment LLC. This fee is collected every month or quarter and covers all of the services provided by Betterment and Betterment Securities, including advice, custody,

trading, and reporting services. However, you may pay more in total fees using Betterment LLC than buying these services separately.

You will also incur third-party fees and costs not charged by us, Betterment LLC, or Betterment Securities. These charges include fees for wire transfers, paper statements, or returned checks. Additionally, fees and expenses from the companies that issue securities, such as ETFs, are applicable. These fees are built into the price of the securities and may reduce their value and performance.

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.

For additional information, please see Item 5 of our Disclosure Brochure, available at adviserinfo.sec.gov/.

Ask your financial professional: 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

For additional information about our services, please refer to our Disclosure Brochure, available at adviserinfo.sec.gov/. If you would like additional, up-to-date information or a copy of this disclosure, please contact us at hello@wealthmeup.ai.

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

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. For example, our financial professionals may buy or sell for their own accounts the same securities that we recommend for your accounts. Our financial professionals may have an incentive to favor their personal accounts over yours, which creates a conflict of interest.

For additional information, please see Item 11 of our Disclosure Brochure, available at adviserinfo.sec.gov/.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated through salaries, discretionary bonuses, and/or equity in our company. This gives them an incentive to maximize the revenue of the company. No compensation is based on the performance or selection of specific securities.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

