BetterWealth LLC - Form CRS July 16, 2026

BetterWealth LLC ("we," "our," or "us") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors such as you through the management of your account, which we monitor on an ongoing basis, and the inclusion of financial planning services. Our authority to manage a retail investor's account is discretionary, which means that you authorize us to select the identity and amount of securities to be bought or sold, subject to your stated investment objectives and any reasonable restrictions you impose on the account. For most retail investors, we generally limit purchases to mutual funds and exchange-traded funds ("ETFs). We may also occasionally utilize additional security types depending on the individual needs of the client. In certain situations, and in close consultation with the client, we utilize independent third party investment advisers (sub-advisers) to manage some portfolios. While our firm does not require a minimum account balance for our Wealth Management services, we may decline accounts that we believe are too small to effectively service the client. We also assist employer plan sponsors in monitoring and reviewing their company participant-directed retirement plans.

Additional Information: *Please also see Items 4, 7 and 13 of Form ADV, Part 2A.*

Conversation Starters - 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 fee based on the total assets in your account. This fee, which is payable quarterly in advance, is calculated from a breakpoint fee schedule where the percentage fee charged to a portfolio decreases as its value increases. Our breakpoint schedule is as follows: 1% for portfolios valued up to $2 million, 0.85% for portfolios ranging from $2 million to $3 million, 0.75% for portfolios ranging from $3 million to $4 million, and 0.65% for portfolios exceeding $4 million. Retirement Plan Services fees are billed in arrears based on the percentage of plan assets under management at an annual rate not exceeding 1%. The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Our fee does not include (and you will pay separately) any applicable charges imposed by custodians, brokers and other third parties such as brokerage commissions, transaction fees, custodial fees, wire transfer and electronic fund fees, and other fees and taxes on your account and on the securities transactions in your account. Money market funds, mutual funds, and ETFs also charge their own internal management fees. When sub-advisers are used, the client is also responsible for paying the advisory fees charged by the independent manager. The fees that independent managers charge are separate and in addition to the fees that we charge.

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. *Please also see Item 5 of Form ADV, Part 2A*.

Conversation Starter - 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 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 instance, we have an incentive to advise against withdrawing funds from your account to pay a mortgage or purchase real estate so that our compensation does not decrease. Additionally, the custodian we recommend to clients makes an economic benefit available to us in the form of the support products and services they generally make available to independent investment advisers whose clients maintain accounts at the custodian we recommend. These products and services, and the conflicts of interest they create if/when we utilize them, are described further in Item 12 of our Form ADV, Part 2A brochure. We do not base particular investment advice, such as buying particular securities for our clients, on the availability of the custodian's products and services to us.

Additional Information*: Please also see Items 10-12, 14 of Form ADV, Part 2A.*

Conversation Starter - 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 earn a salary and, when applicable, merit bonuses. Certain of our financial professionals are also eligible for compensation that is based, at least in part, on the number or amount of client referrals or new accounts brought to the firm. Additionally, owners of the firm participate in company profits.

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

No, we do not. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

You can find additional information about us and our advisory services at www.betterwealth.us and https://adviserinfo.sec.gov/. If you would like up-to-date information and/or a copy of this relationship summary, please call (866) 659-2522.

Conversation Starter - 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?**

Exhibit – Summary of Material Changes

The following material changes have been made since our prior Form CRS dated March 18, 2025:

- Updated to offer Retirement Planning Services to all clients and increased the highest annual rate charged for this service from 0.50% to 1% (Items 2 and 3).