PathWise

CUSTOMER RELATIONSHIP SUMMARY FORM CRS (ADV PART 3)

February 25, 2026

Item 1. Introduction

PathWise Wealth Partners, LLC ("PathWise" We," "Firm," or "Us") is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ and it is important that you understand the differences. There are free and simple tools available to research firms, and financial professionals at Investor.gov/CRS ,which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

PathWise offers Financial Planning, Investment Management and Retirement Plan Advisory services to retail investors. Depending on the service(s) provided, we will manage the portfolios and make recommendations in equities, fixed income, and limited partnerships based on the clients' needs. The portfolios we manage under any of our services are monitored continuously, and formal reviews are conducted at least annually or more frequently, depending on the facts and circumstances. PathWise will provide discretionary or non-discretionary authority over the client's portfolios. The authority is granted to us through the client agreement and the custodial documentation. Clients that have provided us with discretionary authorization may impose limitations that will be mutually agreed to. Where PathWise has non-discretionary authority, the client will make the ultimate decision regarding the purchase or sale of investments. We do not offer products, and we are not limited on the types of assets we can advise on, manage, or trade for our clients. We do not impose any account minimums, but we do recommend investable assets of at least $1,500,000. For further information about the services, we provide please see Item 4, 7, and 13 of our Form ADV Part 2A, at: ***https://adviserinfo.sec.gov/firm/summary/174215***.

CONVERSATION STARTERS - CONSIDER ASKING US THESE QUESTIONS:

- *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 those qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

The fees are specified in each client's agreement. Fees are charged annually based on a percentage of the client's Assets Under Management and based on the following schedule:

Assets Under Management	Annual Rate
$0 - $2,000,000	1.00%
$2,000,001 - $5,000,000	0.75%
$5,000,001 - $10,000,000	0.50%
$10,000,001 and over	0.25%

Financial planning fees are between $3,000 to $5,000. PathWise may, at its discretion, negotiate or waive a fee. PathWise deducts the fee from the client's investment account quarterly in arrears at its discretion as authorized by the client or will send an invoice quarterly to the client for receipt of payment.

Additionally, you may pay transaction fees charged by custodians, operating expenses charged by mutual funds, or wire transfer fees charged by banks. Our Firm does not receive any revenue from these fees.

Our incentive is to increase your account's value over time, which will increase our fees. You will pay fees and costs whether you make or lose money on your investments. Fees and expenses will reduce any amount of money you make on your investments. Please make sure you understand what fees and costs you are paying. Additional information about our fees is in Item 5 of our Form ADV Part 2A, at the following link: https://adviserinfo.sec.gov/firm/summary/174215.

CONVERSATION STARTERS - CONSIDER ASKING US THESE QUESTIONS:

- *Help me understand how these fees and costs will 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 advisor? How else does your Firm make money, and what conflicts of interest do you have?

When we act as your investment adviser, we are required 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:

- PathWise or persons associated with our Firm can buy or sell the same securities that we recommend to you or in which you are already invested, which is a conflict of interest. PathWise has policy and procedures which govern employee trading to mitigate this conflict. We have a conflict of interest when recommending that you roll over a retirement account such as a 401k or IRA that we do not manage to one we manage because we will receive a fee for managing these assets. We may provide accounting or tax services which we may charge an additional fee on. We may also recommend other Accounting or Insurance services to non-affiliated third parties. When we recommend you custody your assets with specific custodians, we receive a direct benefit or certain services not generally available to retail investors. These services do not always directly benefit your account. Additional information about our conflicts of interest can be found in our Form ADV Part 2A Item 11 & Item 14 as well as our Form ADV Part 2B Brochure Supplements at https://adviserinfo.sec.gov/firm/summary/174215.

CONVERSATION STARTERS - CONSIDER ASKING US THESE QUESTIONS:

- *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 employees and owners of the Firm. Everyone receives a fixed salary and partnership distributions. Partnership distributions are paid out at the discretion of the Firm's ownership based on overall Firm success and client satisfaction. Please see Form ADV Part 2A Item 10 for additional information, https://adviserinfo.sec.gov/firm/summary/174215.

Item 4. Disciplinary History

Do you or your professionals have legal or disciplinary history?

No, please visit Investor.gov/CRS for a free and simple search tool to research our Firm and our financial professionals.

CONVERSATION STARTERS - CONSIDER ASKING US THESE QUESTIONS:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5. Additional information

To receive additional information about us and to request a free copy of this Form CRS as well as to request any up to date information, please contact us at 925-939-5607. You may also Visit our website at https://pathwise.co/and find out more about us at Investor.gov/CRS.

CONVERSATION STARTERS - CONSIDER ASKING US THESE QUESTIONS:

- *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?*