

Wealth Intelligence, LLC

Client Relationship Summary

January 26, 2026

Item 1: Introduction

Wealth Intelligence, LLC (hereinafter referred to as “Wealth Intelligence”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about investment advisers and broker-dealers, as well as basic tutorials on investing.

Item 2: Relationships and Service

What investment services and advice can you provide me? Our firm provides investment advisory and related services primarily to individuals and their families, including high-net-worth, ultra-high-net-worth, and multi-generational families, as well as related entities they own or control (such as trusts, estates, family entities, private foundations, and closely held businesses). Our core services are discretionary investment advisory (portfolio management), financial planning, business consulting, and family office services. You may use these services separately or together as part of our Wealth Management Advisory Services Program, under which we typically design an investment strategy based on your goals and risk tolerance and monitor your portfolio on an ongoing basis. We generally manage client investment accounts on a discretionary basis, meaning we make day-to-day investment decisions and place trades for you without asking your approval for each transaction, consistent with your goals, risk tolerance, and any reasonable restrictions you provide.

As part of our services, we may also provide advice on “held-away” accounts, such as employer retirement plans, where you are responsible for deciding whether and how to implement our recommendations. We generally invest using a mix of individual U.S. stocks, exchange-traded funds (ETFs), mutual funds, cash, and fixed-income investments, tailored to your objectives, risk tolerance, and time horizon.

Questions to ask us: 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?

Item 3: Fees, Cost, Conflicts, and Standards of Conduct

What fees will I pay? We generally charge an asset-based fee (a percentage of the assets in your accounts), billed quarterly in advance, based on the value of your account at the end of the prior quarter. This information is described in your advisory agreement and our Form ADV Part 2A. Under an asset-based fee, the more assets you have under our management, the more you will pay in fees, ***so we have a financial incentive to encourage you to increase your assets under management.*** For example, if deemed appropriate and in the best interest of the client, we may recommend that clients withdraw assets from other accounts and invest them in an account that we manage. This presents a potential conflict of interest because it may increase the amount of assets under our management and subject to our fees. For many clients who engage us for ongoing investment advisory services, financial planning and some business consulting and family office services are typically provided at no additional charge as part of the overall advisory fee. In other situations—such as stand-alone planning, complex consulting projects, or certain family office services—our services may be billed separately on a flat, hourly, project, or periodic-fee basis, as agreed in your advisory documents. To the extent applicable, you will still bear the internal fees and expenses of mutual funds, ETFs, and any other pooled investment vehicles held in your account (these are built into the fund’s expense ratio); and any non-covered account charges or service fees your custodian may charge (for example, wire fees or special service charges).

You will pay fees and costs whether you make or lose money on your investments. Fees and costs 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 is available in our Form ADV Part 2A, Item 5.

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

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.

- **Asset-based fees.** Because we are paid a percentage of the assets in your accounts, we have a financial incentive to encourage you to increase those assets with us (for example, by rolling over assets from an employer retirement plan), even when other options may be available.
- **Schwab Client Benefits Program.** Schwab may reimburse certain third-party expenses we incur (such as technology or compliance tools) if client assets held at Schwab stay above certain levels, which gives us a financial incentive to recommend that you custody and keep assets at Schwab.
- **Insurance compensation.** When you buy insurance products we recommend through Oglesby Strategic Services (“OSS”) or other insurance carriers, OSS and/or our financial professionals may receive commissions in addition to any advisory fees you pay, which creates an incentive to recommend insurance products and coverage levels that pay higher compensation.

How do your financial professionals make money? Our financial professionals are generally compensated based on a share of the advisory fees earned from the accounts and relationships they service. Because these advisory fees are usually based on the value of your assets under our management, our financial professionals benefit when the assets in your accounts increase and earn more if you add assets to your accounts over time. This creates an incentive to encourage you to increase the assets you keep with our firm. Our financial professionals do not earn commissions for trading securities in your investment advisory accounts. However, if they are also licensed as insurance agents, they may receive commissions or other compensation from insurance companies when you purchase insurance products they recommend, as described above.

Item 4: Disciplinary History

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

No. Visit www.investor.gov/CRS for free and simple search tools to research Wealth Intelligence and our financial professionals. For more information, see <https://adviserinfo.sec.gov>.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information on our advisory services, see our **Firm Brochure** available at <http://adviserinfo.sec.gov> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (470) 745-5030 or by emailing us at info@wealthintel.com.

Questions to ask us: 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?

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Exhibit to Amend Form CRS

Summary of changes to the Wealth Intelligence Client Relationship Summary (Form CRS)

We have made the following non-material changes to our Form CRS effective January 26, 2026:

- The description of our clients and services in the “What investment services and advice can you provide me?” section was revised to clarify that we primarily serve individuals and their families (including high- and ultra-high-net-worth and multi-generational families) and related entities, and to describe our four core services—discretionary investment advisory (portfolio management), financial planning, business consulting, and family office services—offered separately or together under our Wealth Management Advisory Services Program; references to WMIAS and pooled investment vehicles were removed.
- The “What investment services and advice can you provide me?” section was also updated to state that we generally manage client accounts solely on a discretionary basis and to explain that we may provide advice on “held-away” accounts (such as employer retirement plans) where you implement our recommendations.
- The “What fees will I pay?” section was revised to state that our advisory fees are typically asset-based and billed quarterly in advance and to clarify that financial planning and some business consulting and family office services are often included for ongoing advisory clients, with more complex or stand-alone work billed separately.
- The “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?” section was updated to provide more specific examples of conflicts of interest, including our incentive to increase assets under management because we charge asset-based fees, our participation in the Schwab Client Benefits Program (under which Schwab may reimburse certain third-party expenses if client assets at Schwab meet specified levels), and the insurance-related compensation that may be paid to our affiliated insurance firm, Oglesby Strategic Services (“OSS”), and/or our financial professionals.
- The “How do your financial professionals make money?” section was revised to clarify that our financial professionals are generally compensated based on a share of the advisory fees from the accounts they service (and therefore benefit when assets under our management increase), that they do not earn securities trading commissions in advisory accounts, and that additional insurance commissions may be paid to our affiliated insurance firm, Oglesby Strategic Services (“OSS”), and/or to our financial professionals when clients purchase recommended insurance products and they are also licensed as insurance agents.