

## Item 1. Introduction

WealthValues, LLC (“WealthValues” “we” “us” and “Advisor”) is a California limited liability company registered as an investment advisor under the laws of the Securities and Exchange Commission. *Brokerage and investment advisory services and fees differ and 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](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.*

## Item 2. Relationships and Services.

### **What investment services and advice can you provide me?**

We provide investment advisory services to you where we charge a fee based on the value of your portfolio and services we provide. We review investments across all accounts we manage. We will offer you advice on a regular basis, discuss your financial goals and objectives, and design with you an investment portfolio suitable and appropriate for you. Our investment recommendations generally incorporate a broad and diversified use of equities, mutual funds, and third-party asset managers. We also provide financial planning and consultative financial services.

After assets are invested, we help our clients monitor their investments and provide advice related to ongoing financial and investment needs. Client accounts are formally reviewed no less than annually. More frequent reviews of client accounts may also be triggered by a change in your investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; or changes in economic climate.

The majority of our clients choose a management format that allows us to buy and sell investments in your account without your prior approval (a “discretionary relationship”), and in some circumstances we have clients that require advice, but the client decides what investments to buy and sell (a “non-discretionary relationship”). Restrictions on the above discretionary authority are those set by the client on a case by case basis.

**Conversation Starters:** We encourage you to ask our financial professionals these key questions about our investment services and accounts.

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

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

### **What fees will I pay?**

We provide investment advisory services under several fee options. Our *Percentage of Assets Under Management* fee depends on the dollar amount of your assets under management, ranging from .25% and 1.00%. Our *Annual Fixed Fee* for initial and ongoing financial planning, consulting and investment management services is a dollar amount that shall vary depending upon various subjective and objective factors, including anticipated/historical scope and level of financial planning and consulting services required, and dollar amount of your assets under management. The annual fixed fee is adjusted annually by the CPI or 2% whichever is greater. Our *Annual Fixed Fee Plus a Percentage of Assets Under Management* is a combination of the above fee options.

We also provide separate financial planning services for a fixed fee of not less than \$5,000, with updates at a fixed fee of not less than \$2,000. Fixed-fee services require a retainer equal to one-half of the fixed fee. We may provide other services for a fee, depending on level of effort and agreed to in advance. Any attorney, accounting or related professional fees charged by third-party professionals used to implement your plan shall be your sole responsibility.

Fees are negotiable and are provided in your Investment Advisory Agreement. We are compensated solely by our clients and do not receive compensation or commissions from any other parties. We believe this method of compensation minimizes the conflicts-of-interest that are prevalent in the investment management industry. Generally the more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly, in advance, regardless of whether we buy or sell securities within that quarter.

All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for your account will be paid out of the assets in your account and are in addition to the investment management fees paid to us. You may also be required to pay, in addition to our fees, a proportionate share of any mutual fund's fees, platform fees, fees for separate account/third-party money managers and limited partnership fees.

***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.***

***Conversation Starter:*** We encourage you to ask us any questions you may have regarding our fees or how cost from third parties such as custodians or mutual funds affect your account. For example, start a conversation by asking, *"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:*

Example 1: Your account value goes up, and while the management fee percentage may stay the same, the total compensation you pay us goes up proportionately. Example 2: Your account value goes down, but you still must pay a management fee proportional to your assets under management.

***Conversation Starter:*** If you have any questions regarding conflicts of interests, please feel free to ask us. You can begin a conversation by asking, *"How might your conflicts of interest affect me, and how will you address them?"*

**How do your financial professionals make money?**

WealthValues is a fee-only registered investment advisor, which means our only form of compensation is from investment management fees paid directly from our clients. We do not earn any commissions or any other payments from anyone else.

Our financial professionals are compensated by salary and bonuses which are typically discretionary in nature or based on achievement of operational goals. Other non-cash compensation includes benefits and reimbursement of professional development expenses. More detailed information, including fee schedules and conflicts and disclosures are available in our ADV Part 2A Firm Brochure, which is available at: <https://adviserinfo.sec.gov/firm/summary/140004>.

#### **Item 4. Disciplinary History**

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

No. We have no legal or disciplinary actions in our history as a registered investment advisor. *We encourage you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.* ***Conversation Starter:*** In addition, feel free to ask: *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

#### **Item 5. Additional Information**

***You can find additional information regarding WealthValues and receive a copy of this relationship summary by visiting our website at [www.wlthvalues.com](http://www.wlthvalues.com) or by contacting Karen R. Goodfriend, Managing Member and Chief Compliance Officer, at (650) 941-5530.***

We are always available to answer any of your questions. ***Conversation Starter:*** If you do have any concerns, please let us know by asking the following 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?"*