WEALTH ANALYTICS PARTNERS, LLC | Form CRS Relationship Summary | September 15, 2026

INTRODUCTION

Wealth Analytics Partners, LLC 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 for you to understand the 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.

We are a fee-only investment adviser registered with the SEC. We offer fiduciary investment accounts — we are not a broker/dealer. Research us for free at www.Investor.gov/CRS.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me with?

We offer discretionary investment management and financial planning. We offer fiduciary investment accounts — we are not a broker/dealer. For investment management, we discuss your goals, build and monitor a portfolio, review it quarterly, and contact you at least annually. We invest in publicly traded equities, fixed income, ETFs, mutual funds, and money market funds. We do not advise private placements, alternatives, or direct ownership crypto; other firms may offer a wider range at lower cost. Minimum: $1,000,000 (waivable). Clients access accounts and performance reporting through Charles Schwab and Orion client portal. For financial planning, we gather information through meetings and questionnaires and deliver a written plan. Standalone planning clients are not monitored after delivery. Ongoing investment management clients receive continuous planning as part of that service. See ADV 2A Items 4, 7, 13.

- 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?

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Investment management: asset-based fee deducted quarterly from your account; does not vary by investment type; negotiable. No commitment, cancel anytime with no penalty. You also pay Schwab custodian fees and fund expense ratios. You pay fees whether or not your account gains value. Financial planning: hourly fee (due at delivery) or fixed fee (50% upfront, 50% at plan delivery); negotiable based on complexity. See ADV 2A Item 5.

- Ask us: If I give you $100,000 to invest, how much goes to fees and how much is invested?

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?

We are held to a fiduciary standard for our entire relationship — we must act in your best interest. When we act as your investment adviser, we must 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 with. (1) because our fee is asset-based, we benefit when your assets increase, including from rollovers; when recommending ERISA plan rollovers, we provide required disclosures under DOL PTE 2020-02; (2) we have a financial incentive to recommend that planning clients transition to ongoing investment management, which generates recurring fees. See ADV 2A Items 4, 5, 11, 12, 14.

• Ask us: How might your conflicts affect me, and how will you address them?

How do your financial professionals make money?

Financial professionals receive a fixed salary. Managing members benefit from firm profits. Some professionals receive performance-based compensation tied to firm growth. We are fee-only — neither the firm nor any professional receives commissions, revenue sharing, or any third-party compensation.

DISCIPLINARY HISTORY

Do you or your financial professionals have a legal or disciplinary history? No. Visit www.Investor.gov/CRS to research our firm and professionals.

• Ask us: Do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION

How do I get more information? For up-to-date information or to request a copy of this Client Relationship Summary, visit our website at www.wealthanalytics.com, review our Form ADV Part 2A at www.adviserinfo.sec.gov, or call our Chief Compliance Officer at (858) 794-2100.

• Ask us: Who is my primary contact? Are they a representative of an investment adviser or broker-dealer? Who can I contact if I have concerns about how I am being treated?