



Introduction

Wizest, Inc is an internet-only subscription based platform that is registered with the U.S. Securities and Exchange Commission as a investment advisor. Investment Advisory Services and Brokerage 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 <https://www.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 individual retail investors. We also provide financial education services and account aggregation tools as part of the subscription service for our platform. **Monitoring:** As part of our investment management services, we perform daily monitoring of portfolios and securities in accounts for conformity with your stated risk profile and for compliance with the risk profile assigned to the model portfolio. We will notify you if your selected portfolio is not aligned with your shared risk profile. **Investment Authority:** We provide our services on a **discretionary and non-discretionary** basis. In a discretionary account, you allow us to buy and sell investments in your account, without asking you in advance. We execute investment recommendations you select and then rebalance the portfolio as needed, in accordance with your investment objectives and risk profile, without your prior approval. In a non-discretionary account, you make the ultimate decision regarding the purchase or sale of investments. We will make investment recommendations that you have to approve, prior to their implementation. **Investments:** Investments may include, but are not limited to, exchange listed securities, bonds, money market funds, or ETFs. **Account Minimums and Other Requirements:** We provide all investors the opportunity to grow their assets and do not have an account size minimum to utilize our services.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

Conversation Starters

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?

Description of Principal Fees and Costs: We will charge you a maximum subscription fee of up to \$50 for access to our platform and replicate our model portfolios. This fee is charged monthly in advance. Wizest, Inc subscription fees are negotiable and may be discounted based on the discretion of the Firm. Subscription fees are not determined by the amount of funds invested into the account. **Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees, as applicable. You may also pay additional fees for additional services aforementioned. **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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

Conversation Starters

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. Although custodial services may be found cheaper elsewhere, we will require that you open your account with Apex Clearing where we have an institutional relationship which allows for us to deduct our subscription fee and have access to conduct transactions on your account.

Conversation Starters

How might your conflicts of interest affect me, and how will you address them?

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

How do your financial professionals make money?

Our financial professionals are compensated based on an agreed upon annual salary.

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

No. You can visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters

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

Item 5. Additional Information

You can find additional information about our investment advisory services by visiting <https://www.sec.gov/check-your-investment-professional> and searching with our CRD #: 315156 or by visiting www.wizest.com. You can request up to date information and a copy of our client relationship summary by contacting Axel Thibon, Chief Compliance Officer at axel@wizest.com or (617) 842 – 8856.

Conversation Starters

Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?