

# **Wolf Pack Wealth LLC**

## **Form ADV Part 2A – Firm Brochure**

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**Disclosure:**

This brochure provides information about the qualifications and business practices of Wolf Pack Wealth LLC. If you have any questions about the contents of this brochure, please contact us at 775-221-7955. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

**Additional Information:**

Additional information about Wolf Pack Wealth LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Item 2: Material Changes

- There are no material changes to report since the last filing of this brochure. Clients may request a copy of the brochure free of charge at any time.

## Item 4: Advisory Business

Wolf Pack Wealth LLC (“Wolf Pack Wealth”) offers a range of financial advisory services to meet the unique needs of clients, including:

- **Financial Planning Services:** Comprehensive planning covering budgeting, savings strategies, tax planning, and retirement goals.
- **Portfolio Management for Individuals and Small Businesses:** Tailored portfolio management services for individual clients and small business owners, including personalized guidance for retirement accounts such as 401(k) plans.
- **Retirement Plan Consulting:** Advisory services for small businesses in selecting, structuring, and managing 401(k) plans or similar retirement vehicles to support employees’ retirement needs.
- **Portfolio Management and Advisory Services**  
Wolf Pack Wealth LLC provides comprehensive portfolio management and financial advisory services designed to meet the unique needs of each client. Our portfolio management approach focuses on creating tailored investment strategies that align with each client’s goals, risk tolerance, and long-term financial plans. We emphasize diversified, risk-managed portfolios and work collaboratively with clients to establish an investment strategy that supports their financial objectives.
- Our client base includes individuals, high-net-worth individuals, and small business owners, all of whom receive services designed to help them achieve their financial goals with confidence and clarity.
- **Current Assets Under Management**

As a newly established firm, Wolf Pack Wealth LLC currently does not manage any assets under management (AUM). However, we are structured and prepared to offer continuous and regular supervisory or management services to client portfolios as we grow and establish client relationships. Our commitment to providing high-quality portfolio management and financial advisory services remains foundational to our mission.

### → Services Offered

- Wolf Pack Wealth offers a range of services designed to empower clients through education, strategic planning, and investment management. We believe in a collaborative approach, equipping clients with the tools and knowledge needed to achieve financial independence and long-term success.

Below is an overview of our core services:

- **Advisory Services;**

Wolf Pack Wealth LLC provides a broad range of financial advisory services, with a focus on client-centered, tailored strategies. We serve individuals, high-net-worth clients, and small business owners by offering comprehensive portfolio management, retirement planning, and consulting services designed to meet diverse financial needs. As a new firm, we are structured and prepared to provide ongoing supervisory and management services as we grow, maintaining our commitment to high-quality, personalized financial guidance.

- **Retirement Planning:**

- We provide personalized retirement planning services to help clients achieve their financial goals and maintain their desired lifestyle during retirement. This includes assessing retirement income needs, evaluating savings strategies, and aligning investment portfolios with retirement timelines. Our tailored approach ensures clients are well-prepared for a secure and fulfilling retirement.

- **Estate Planning:**

- Wolf Pack Wealth assists clients in protecting their legacy and ensuring their loved ones are provided for. We offer estate planning guidance to help clients navigate wills, trusts, beneficiary designations, and tax-efficient strategies. While we do not draft legal documents, we collaborate with estate planning attorneys to implement comprehensive plans that reflect the client's wishes.

- **Insurance Solutions:**

- Our insurance solutions are designed to protect clients and their families from financial uncertainty. We help identify appropriate coverage options, including life, disability, and long-term care insurance, tailored to each client's unique needs. These strategies aim to safeguard financial stability and provide peace of mind.

- **Investment Management:**

- We offer investment management services to grow and preserve client wealth. Our approach involves creating customized portfolios aligned with individual goals, risk tolerance, and time horizons. Through ongoing monitoring and adjustments, we ensure investment strategies remain effective as market conditions and client needs evolve.

- **Business Planning:**

- For entrepreneurs and business owners, Wolf Pack Wealth provides specialized business planning services. These include retirement plan selection for businesses, succession planning, and strategies to optimize cash flow and tax efficiency. We understand the unique challenges faced by business owners and offer solutions to support their success.

- **Financial Plan Design:**

- We provide customized financial plan design services tailored to each client's unique situation. Plans may address cash flow, debt management, education savings, retirement planning, and other financial goals. Whether clients seek a basic plan or a comprehensive solution, we deliver actionable strategies to help them achieve their aspirations.
- **Financial Planning and Initial Consultation;**
  - **Complimentary Initial Meeting:** We begin with a complimentary, no-obligation initial meeting to understand the client's financial situation, goals, and questions. This allows both parties to determine if the partnership is a good fit.
- **Onboarding and Financial Snapshot:** Upon engagement, we conduct a thorough review of the client's current financial landscape, providing a personalized financial snapshot along with specific recommendations for their future planning. A one-time onboarding fee covers this setup process, including account integration, tool access, and a preliminary financial review.
- **Investment Management and Portfolio Strategy;**
  - **Accounts Under \$100k:** For clients with accounts under \$100,000, we utilize a flat fee of \$100/Month
  - **AUM-Based Structure for Accounts Over \$100k:** Once client accounts exceed \$100,000, they transition to an asset-under-management (AUM) fee model, with tiered reductions for balances over \$250,000 up to \$1,000,000.
  - **Customized Fee Structure for Accounts Over \$1M:** For accounts exceeding \$1,000,000 Wolf Pack Wealth offers a tailored fee structure based on individual needs and portfolio complexity. This approach provides flexibility and personalized attention to high-net-worth clients.
- **Quarterly Client Meetings:** We offer up to four scheduled meetings annually for clients who select onboarding, providing clients with regular opportunities to review their financial progress, discuss strategy adjustments, and address any questions. Additional meetings are available upon request at a rate of \$200 per hour.
- **Financial Plan Design Meetings:** For clients purchasing a standalone financial plan, this includes **two annual complimentary meetings for up to five years** to review and refine the plan. Additional meetings beyond this are billed at the stated rate of \$200 per hour.
- **Access to Tools and Resources:** Clients receive access to budgeting tools, a personal balance sheet, market commentary, and additional resources on our website, designed to support their financial literacy and promote an active role in their financial journey.

- **Ongoing Support and Advice:** We remain available to clients beyond formal meetings, offering guidance and support via email and phone as needed.
- Our goal is to empower clients to confidently participate in their financial future while providing the strategic support and personalized advice necessary for success.

## Item 5: Fees and Compensation

### Wolf Pack Wealth Fee Structure

**This document is prepared in accordance with regulatory standards to provide transparency and ensure alignment with fiduciary obligations.**

**At Wolf Pack Wealth, we offer customized financial services tailored to your goals. Whether you need a fully integrated financial plan or streamlined investment management, our tiered fee structure ensures you receive the services you need without overpaying. This document outlines our onboarding options, financial planning tiers, advisory fees, and policies to help you make informed decisions**

#### 1. Onboarding Fee

Onboarding is designed for clients who want a comprehensive, long-term partnership with Wolf Pack Wealth. The onboarding process includes:

- **Creation of a Fully Interactive Financial Plan:**
  - A dynamic financial plan tailored to your goals, supported by our advanced planning software.
  - Ongoing updates and adjustments to ensure your plan evolves with your financial situation.
- **Access to Planning Software:**
  - Integration into our planning platform, providing tools to track and monitor your financial progress.
- **Active Management of at Least One Account:**
  - Onboarding requires the client to integrate at least one account into Wolf Pack Wealth's management. This ensures your financial plan is actively implemented, monitored, and aligned with your strategy.

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#### Onboarding Fee Tiers

## 1. Tier 1: \$250–\$1,000 (Basic Onboarding)

- **Who It's For:**  
Clients with simple financial needs, limited accounts, and no significant complexities.
- **Example Clients:**
  - Single professionals or young couples.
  - Net worth under \$250,000.
  - Limited investment accounts (one or two).
- **Deliverables:**
  - Account integration and portfolio setup for one to two accounts.
  - High-level financial plan addressing immediate goals (e.g., saving, investing, debt repayment).
  - Two follow-up meetings in the first year.

## 2. Tier 2: \$1,000–\$2,000 (Intermediate Onboarding)

- **Who It's For:**  
Clients with moderately complex financial needs requiring more detailed planning.
- **Example Clients:**
  - Families or mid-career professionals.
  - Net worth between \$250,000–\$500,000.
  - Three to four accounts or assets to consolidate and manage.
- **Deliverables:**
  - Account integration and portfolio setup for up to four accounts.
  - Comprehensive financial plan with mid-level detail on retirement, savings, and investments.
  - Three follow-up meetings in the first year.

## 3. Tier 3: \$2,000–\$3,500 (Advanced Onboarding)

- **Who It's For:**  
Clients with high-net-worth situations or moderately complex business and tax needs.

- **Example Clients:**

- Business owners, families, or professionals with growing wealth.
- Net worth between \$500,000–\$1M.
- Multiple accounts, tax considerations, or estate concerns.

- **Deliverables:**

- Account integration and portfolio setup for up to six accounts.
- Fully interactive financial plan addressing advanced retirement strategies, tax optimization, and estate planning.
- Collaboration with CPAs or attorneys if needed.
- Four follow-up meetings in the first year.

#### 4. Tier 4: \$3,500–\$5,000 (Comprehensive Onboarding)

- **Who It's For:**

Ultra-high-net-worth individuals or families with complex financial situations requiring extensive planning and integration.

- **Example Clients:**

- Net worth over \$1M or multiple accounts across various financial institutions.
- Significant tax, estate, or succession complexities.

- **Deliverables:**

- Integration and setup of unlimited accounts.
- Fully interactive financial plan covering advanced topics, such as multi-scenario analysis, philanthropic strategies, and global tax planning.
- Close collaboration with legal and financial professionals.
- Six follow-up meetings in the first year to adjust and refine the plan.

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## 2. Custom Financial Plan Fee

For clients who prefer a standalone financial plan without committing to ongoing account management, Wolf Pack Wealth offers a comprehensive and interactive custom financial plan. This plan provides detailed guidance on all aspects of your financial life, including:

- Tax strategies.
- Retirement planning.
- Estate planning and wealth transfer strategies.
- Multi-scenario analysis (e.g., “What if I retire early?”).

## Custom Financial Plan Tiers

### 1. Basic Financial Plan: \$250–\$1,000

- **Who It's For:** Clients with straightforward financial needs who want a focused, actionable plan for achieving one or two primary financial goals.
- **Deliverables:**
  - A high-level roadmap that addresses foundational goals such as budgeting, saving, debt repayment, or initiating an investment strategy.
  - Basic projections for retirement savings or short-term objectives.
  - One follow-up meeting within the first year to adjust or clarify the plan.

### 2. Intermediate Financial Plan: \$1,000–\$5,000

- **Who It's For:** Families or professionals with moderately complex financial situations, multiple goals, or evolving needs that require a more detailed and tailored approach.
- **Deliverables:**
  - Comprehensive financial plan covering:
    - Retirement strategy, including savings projections and funding recommendations.
    - Tax optimization opportunities for income, savings, and investments.
    - College savings strategies or other targeted goals.
  - Scenario analysis for key decisions, such as purchasing a home or changing careers.
  - Coordination with tax professionals or other advisors as needed.
  - Two follow-up meetings within the first year to refine or expand the plan based on new developments.

### 3. Comprehensive Financial Plan Tier 1: \$5,000–\$15,000

- **Who It's For:** High-net-worth individuals or business owners who require advanced planning across multiple areas of their financial lives.
- **Deliverables:**
  - Detailed, multi-faceted plan addressing:
    - Advanced tax planning strategies, including opportunities for deductions, deferrals, and credits.
    - Estate planning recommendations, including wills, trusts, and charitable giving strategies.
    - Retirement optimization, with projections for income sustainability and tax-efficient withdrawals.
  - Business-related planning, such as succession strategies or optimizing business-related tax opportunities.
  - Investment recommendations tailored to complex portfolios or specific risk tolerances.
  - Integration of alternative investments, such as real estate or private equity, into the overall strategy.
  - Quarterly or semi-annual review meetings for the first year.

#### 4. Comprehensive Financial Plan Tier 2: \$15,000–\$25,000

- **Who It's For:**

Ultra-high-net-worth individuals or families with complex and sophisticated financial situations requiring highly detailed planning, multi-disciplinary collaboration, and ongoing strategic adjustments.

#### **Advanced Customization for UHNWIs:**

- **Global Wealth Optimization:**

Our financial plans incorporate cross-border strategies, currency risk management, and expatriate considerations, ensuring your wealth remains optimized regardless of geographic complexities.
- **Dynamic Philanthropic Planning:**

Incorporate personalized giving strategies that align with your values, leveraging tax-advantaged structures and foundation setup to maximize charitable impact.
- **Intergenerational Legacy Planning:**

Design sophisticated legacy plans to preserve wealth for future generations, integrating trust strategies, heir preparation, and communication frameworks to avoid family conflicts.

- **Investment Ecosystem Analysis:**  
Include a full analysis of alternative investments such as private equity, hedge funds, or real estate holdings, and provide recommendations for integration into a cohesive strategy.
- **Exclusive Access to Proprietary Tools and Insights:**  
Offer clients advanced financial planning tools with detailed scenario simulations, stress testing for investment portfolios, and insights into market trends tailored to UHNWIs.

- **Deliverables:**

- **Advanced Tax Optimization Strategies:** Holistic tax analysis, multi-year tax planning, and CPA collaboration.
- **Estate and Legacy Planning:** Tailored estate plans, legal structuring, and multi-generational wealth transfer.
- **Philanthropic Strategies:** Customized giving strategies and tax-optimized charitable contributions.
- **Investment Scenario Modeling:** Multi-scenario analysis, sustainability projections, and stress testing.
- **Risk Management Analysis:** Comprehensive insurance reviews and strategic risk mitigation.
- **Family Office Coordination:** Integration of real estate, business assets, and alternative investments with strategic oversight.
- **Global Financial Planning:** Cross-border strategies, expatriate solutions, and currency risk management.
- **Ongoing Collaboration:** Quarterly reviews and proactive adjustments for evolving client goals and external changes.

**Platform Access:**

Clients purchasing a custom financial plan gain access to all planning tools to track progress and model scenarios.

**Complimentary Follow-Up Meetings:**

Includes **two annual complimentary meetings for up to five years** to review and refine the plan.

**Transition to Onboarding:**

Clients who transition from Streamlined to Comprehensive Onboarding within 12 months will have previously paid fees fully credited toward the applicable Comprehensive tier.”

*As fiduciaries, we are committed to providing objective, client-focused advice. Custom financial plans are designed with your best interests in mind, ensuring all recommendations align with your financial goals and personal circumstances.*

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## **Distinction Between Onboarding and Custom Plans**

At Wolf Pack Wealth, we offer two distinct approaches to financial planning to meet your needs:

1. **Onboarding:** Designed for clients who want a comprehensive, long-term partnership. Onboarding includes the creation of a fully interactive financial plan, integration into our planning platform, and active management of at least one account. This ensures your financial strategy is both implemented and continuously monitored.
2. **Custom Financial Plan:** For clients seeking a standalone financial roadmap, we offer a one-time, comprehensive custom financial plan. This option provides detailed, actionable guidance, platform access, and complimentary follow-up meetings, but does not include account management.

## **Onboarding and Account Management Policy**

At Wolf Pack Wealth, we are committed to providing tailored financial strategies that align with each client's unique goals. To ensure optimal outcomes, we have established the following policies for account management and onboarding requirements:

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## **Onboarding Requirement**

Clients with three or more accounts under Wolf Pack Wealth management are required to complete our Comprehensive Onboarding service, which includes the creation of a fully interactive financial plan. This ensures that your accounts are managed with a cohesive strategy tailored to your long-term financial objectives.

## **What Comprehensive Onboarding Includes:**

- Development of a personalized financial plan that reflects your unique goals and priorities.
- Integration and active management of your accounts for seamless portfolio alignment.
- Access to ongoing updates, monitoring, and professional support to adapt to changes in your financial situation.

## Why Onboarding is Essential:

Managing multiple accounts without a cohesive plan can result in:

- Misaligned Strategies: Inconsistent approaches across accounts that do not work together to achieve your goals.
- Missed Opportunities: Overlooked chances for tax optimization, risk management, or long-term planning.
- Inefficiencies: Redundancies and unnecessary risks in your financial approach.

Our onboarding process unifies your financial picture, ensuring it is optimized for long-term success.

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## Investment-Only Service for Simpler Needs

For clients with one or two accounts who do not require a financial plan, we offer an Investment-Only Service with a Streamlined Onboarding option. This streamlined process allows for professional account integration and management without the development of a financial plan.

### Streamlined Onboarding Fee:

- \$250 for one account.
- \$500 for two accounts.

### What Streamlined Onboarding Includes:

- Account integration and portfolio setup tailored to your stated investment goals.
- Three follow-up meetings within the first year to review performance and adjust strategy.
- Additional follow-up meetings beyond the included three will be billed at \$200/hour, ensuring clients receive as-needed guidance without unnecessary costs.
- *This service is designed to provide investment management tailored to your stated goals while adhering to our fiduciary responsibility to act in your best interest at all times.*

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## Transition to Comprehensive Onboarding

Clients who later decide to add additional accounts or require a financial plan may transition to our Comprehensive Onboarding service. Any previously paid Streamlined Onboarding fees will be credited toward the onboarding fee.

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## When Onboarding is Required

- Required: Clients with three or more accounts must complete Comprehensive Onboarding to ensure their financial strategy is cohesive and aligned with their objectives.
- Optional: Clients with one or two accounts can choose between Comprehensive Onboarding or Streamlined Onboarding, depending on their needs. Streamlined Onboarding is recommended for straightforward account integration.

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## Additional Disclaimers:

1. *Exceptions:* While these guidelines are designed to ensure optimal service, exceptions to the onboarding requirements may be made at Wolf Pack Wealth's discretion based on individual circumstances.
2. *Regulatory Compliance:* All services are designed to meet fiduciary standards, ensuring the best interests of clients are always the priority.

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## 3. Ongoing Advisory Fees

- **Accounts Under \$100,000:** Flat fee of \$100/month.
- **Accounts Over \$100,000:**
  - Tiered AUM-based fee schedule:
    - \$100,000–\$250,000: 1% AUM annually.
    - \$250,000–\$1,000,000: Sliding scale from 1% to 0.85%.
    - \$1,000,000+: 0.75% AUM annually

## 4. Hourly Consultation Services

Wolf Pack Wealth offers flexible consultation services to provide tailored guidance for clients seeking advice beyond the scope of their included services. Whether you need targeted support or ongoing advice, our options are designed to suit your unique financial needs.

### Hourly Rates

- **Standard Hourly Rate:** \$200/hour.

- Ideal for clients requiring focused, one-time consultations or specialized advice.

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## Bundled Hourly Packages

For clients seeking ongoing support, Wolf Pack Wealth offers discounted bundles, providing savings and flexibility:

- **3-Hour Package:** \$550 (saves \$50).
- **5-Hour Package:** \$900 (saves \$100).
- **10-Hour Package:** \$1,750 (saves \$250).

### Benefits of Bundled Packages:

- **Flexibility:** Hours can be used as needed over a 12-month period.
- **Added Value:** Bundles include complimentary email follow-ups for clarification or additional questions within 30 days of each session.
- **Priority Scheduling:** Bundled clients receive priority when booking consultations.

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## Retainer Services

For clients desiring continuous access to financial guidance, we offer monthly or quarterly retainer options:

- **Monthly Retainer:** \$400/month, including up to 2 hours of consultation. Additional hours are billed at \$150/hour.
- **Quarterly Retainer:** \$1,000 for up to 6 hours, renewable every three months.

### Retainer Features:

- Regularly scheduled reviews to ensure your financial strategies remain aligned with your goals.
- Exclusive access to quarterly webinars and financial planning resources.

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## Focused Consulting Packages

Wolf Pack Wealth also provides specialized consulting packages tailored to specific financial goals or needs:

- **Retirement Readiness Package:** \$600 for 3 hours focused on evaluating and optimizing your retirement plan.
- **Tax Optimization Strategy Package:** \$800 for 4 hours of targeted tax review and planning.
- **Investment Portfolio Review Package:** \$500 for 2 hours of in-depth analysis and actionable recommendations.

**Deliverables:**

- Detailed written summaries for each package.
- Follow-up meeting to address any additional questions or refine recommendations.

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**Complimentary Initial Consultations**

All prospective clients receive up to three complimentary consultation meetings to explore their financial goals and understand how Wolf Pack Wealth can support them. These sessions are designed to assess your needs and establish a personalized plan of action.

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**5. Pro Bono Guidance**

- **Eligibility:** Pro bono guidance is available exclusively to clients **who complete the onboarding process or purchase a custom financial plan from Wolf Pack Wealth.**
- **Scope of Service:** This service includes a complimentary review and tailored recommendations for accounts not directly managed by WPW, such as employer-sponsored retirement accounts (e.g., 401(k)s) or cash-value insurance policies.
- **Fee Clarity:** Accounts reviewed under this guidance are not subject to AUM-based fees unless the client chooses to transition them into WPW's advisory services.
  - Clients who transition these accounts will be subject to the standard onboarding and advisory fee schedules.
- **Integration in Planning:** Accounts included in pro bono guidance will be factored into the financial planning discussions during the meetings included as part of the onboarding or custom financial plan design. This ensures a cohesive approach to your overall financial strategy.
- **Value to Clients:** This complimentary service ensures that your entire financial ecosystem is aligned with your broader goals, even for accounts not under WPW's direct management. By optimizing these accounts, WPW helps you maximize your financial resources.

- **Collaboration:** Where applicable, WPW may collaborate with third-party administrators or custodians to gather necessary information and provide more comprehensive recommendations.

## Commissions for Insurance Products

Wolf Pack Wealth LLC may earn commissions from the sale of insurance products, such as life insurance or annuities, when these are recommended as part of a client's financial plan. These commissions are paid by the insurance company and do not result in any additional charges to the client. We strive to recommend only those products that are in the client's best interest, regardless of commission-based compensation.

➔ *While commissions may be earned on certain products, we remain fully committed to our fiduciary obligation to prioritize your best interests. Recommendations are based solely on their suitability for your financial goals and needs.*

## Conflict of Interest Disclosure

Receiving commissions for certain products may create a conflict of interest, as there is an incentive to recommend products that offer a commission. Wolf Pack Wealth mitigates this conflict by adhering to a fiduciary standard, which requires always acting in the best interests of our clients. Clients are encouraged to ask questions about these potential conflicts and our compensation structure.

➔ *Our fiduciary duty ensures that your financial well-being is the guiding principle in all recommendations and decisions.*

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## Billing Methods

### 1. AUM Fees:

- Deducted directly from the client's investment account for transparency and simplicity.

## 2. **Fixed Fees:**

- **Monthly Fees** and **Onboarding Fee** are billed from the client's checking or other specified accounts to cover smaller account services.

## 3. **Hourly Charges:**

- Billed after additional requested meetings from the client's checking account.

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## Refund Policy

### • **Advisory Fees**

Advisory fees are prorated based on the number of days the account was managed during the final billing period. For example, if a client terminates their agreement on the 15th day of a 90-day quarter, they will be refunded for the remaining 75 days of the billing period.

**Exception:** If a client disputes charges due to dissatisfaction with the service, Wolf Pack Wealth reserves the right to issue partial refunds at its discretion, depending on the specifics of the case. All refunds will be processed within 15 business days from the date of approval.

### • **Onboarding Fees**

Onboarding fees are non-refundable due to the upfront nature of the services provided. However, exceptions may be considered in extraordinary circumstances, such as the client's inability to proceed due to severe illness or other unforeseen life events.

**Exception:** In rare cases where onboarding services are incomplete due to delays or errors on the part of Wolf Pack Wealth, partial refunds or credits may be issued as deemed appropriate by management. Such refunds or credits will be assessed and issued within 30 days of identifying the issue.

### • **Hourly Consultation Fees**

Hourly consultation fees are non-refundable once the service has been delivered. However, if a client is unsatisfied with the outcome of the consultation, Wolf Pack Wealth may offer a complimentary follow-up meeting to address specific unresolved concerns. The follow-up meeting will ensure actionable next steps to address client needs.

## Fee Calculation and Structures

## Calculation of Fees

Advisory fees are calculated based on the **average daily balance** of the account for the prior quarter. This ensures an accurate reflection of account activity and balances during the billing period.

*As part of our fiduciary duty, all advisory fees are calculated transparently and equitably, ensuring that clients are charged fairly based on the services provided and the assets managed on their behalf.*

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## Quarterly Fee Calculation Method

- For accounts charged quarterly, the **annual advisory fee** is divided by four to determine the quarterly charge.
- Fees are prorated for partial quarters when the advisory agreement begins or ends mid-quarter.

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## Householding of Accounts

Wolf Pack Wealth aggregates accounts within the same household to achieve advisory fee breakpoints, enabling families and related individuals to benefit from reduced fees.

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## Invoice and Billing Practices

Fees are deducted directly from client accounts with written authorization. Clients and custodians receive detailed invoices, which include:

- The formula used to calculate the fee.
- The account balance(s) on which the fee is based.
- The time period covered by the fee.

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## Tiered Fee Structure

Wolf Pack Wealth applies a **gradual tiered fee structure** for accounts between \$250,000 and \$1,000,000. The advisory fee rate decreases from **1.00% at \$250,000** to **0.85% at \$1,000,000**, ensuring fairness and incentivizing growth.

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## Illustrative Examples

### 1. Portfolio Balance: \$250,000

- Effective Rate: **1.00%**
- Annual Fee:  $\$250,000 \times 0.01 = \$2,500$

### 2. Portfolio Balance: \$500,000

- Effective Rate: **0.95%**
- Annual Fee:  $\$500,000 \times 0.0095 = \$4,750$

### 3. Portfolio Balance: \$700,000

- Effective Rate: **0.91%**
- Annual Fee:  $\$700,000 \times 0.0091 = \$6,370$

### 4. Portfolio Balance: \$900,000

- Effective Rate: **0.87%**
- Annual Fee:  $\$900,000 \times 0.0087 = \$7,830$

### 5. Portfolio Balance: \$1,000,000

- Effective Rate: **0.85%**
- Annual Fee:  $\$1,000,000 \times 0.0085 = \$8,500$

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## How the Tiered Fee Structure is Calculated

➔ The following fee calculation methods are provided to ensure compliance with regulatory standards and transparency for clients who value precise billing methodologies

### 1. Determine the Slope of the Rate Decrease:

- Slope Formula:  
$$(End\ Rate - Start\ Rate) \div (End\ Balance - Start\ Balance)$$
  
Example:  $(0.85 - 1.00) \div (1,000,000 - 250,000) = -0.0002$

## 2. Find the Effective Rate for a Specific Balance:

- Rate Formula:

$Start\ Rate + (Slope \times (Balance - Start\ Balance))$

Example for \$831,756:

$$1.00 + (-0.0002 \times (831,756 - 250,000)) = 0.88365\%$$

## 3. Calculate the Annual Fee:

- Fee Formula:

$Balance \times (Rate \div 100)$

Example for \$831,756:

$$831,756 \times 0.0088365 = \$7,344.39$$

## Item 6: Performance-Based Fees and Side-by-Side Management

- Wolf Pack Wealth LLC does not charge performance-based fees, nor do we engage in side-by-side management of accounts with differing fee structures. Our fee model is designed to promote transparency and align with clients' long-term financial growth, regardless of portfolio performance. This approach helps us focus solely on providing high-quality, client-centered advice without any conflicts of interest related to performance-based compensation.

## Item 7: Types of Clients

- Wolf Pack Wealth provides financial advisory services to a diverse spectrum of clients, including individuals at various life stages and business owners, ensuring each client's strategy is uniquely tailored to their specific goals and needs. Our inclusive approach allows us to work with a broad range of clients, from young professionals to retirees, focusing on sustainable and personalized financial strategies.
- Our clients include:
- **Young Professionals:** Individuals eager to develop healthy financial habits, establish savings, and start building long-term wealth.
- **Mid-Career and Pre-Retirement Clients:** Those focused on accelerating wealth accumulation and preparing for a secure retirement.

- **Retirees and Late-Retirement Clients:** Individuals seeking income stability, asset preservation, and legacy planning.
- **Business Owners and Entrepreneurs:** Professionals requiring guidance on retirement plans (such as 401(k) implementation), business succession planning, and strategies for leveraging business assets.
- In addition to traditional financial planning, Wolf Pack Wealth provides estate planning support, guidance on strategic use of leverage, and comprehensive insurance solutions. Whether clients require a full advisory relationship or standalone services like insurance solutions, Wolf Pack Wealth is committed to accessible, adaptable, and transparent financial guidance tailored to a variety of needs.

## Item 8: Methods of Analysis, Investment Strategies, Risk of Loss

### → Methods of Analysis

- Wolf Pack Wealth employs a combination of fundamental analysis, technical analysis, and asset allocation strategies to guide investment decisions and build client portfolios.
- **Fundamental Analysis:** We assess financial statements, industry conditions, and economic factors to evaluate the intrinsic value of individual securities.
- **Technical Analysis:** When relevant, we review market trends and price movements to identify entry and exit points for investments.
- **Asset Allocation:** We create diversified portfolios based on the client's objectives, risk tolerance, and investment horizon, balancing growth potential and risk.
- These methods allow us to construct strategies aimed at achieving our clients' financial goals, with a consistent emphasis on risk management and diversification to help protect and grow their assets.

### → Investment Strategies

- Wolf Pack Wealth uses a range of investment strategies tailored to each client's financial goals, risk tolerance, and time horizon. Our primary strategies include:
- **Long-Term Growth:** For clients with longer time horizons, we focus on growth-oriented investments designed to build wealth over time.
- **Income Generation:** For clients seeking steady income, we use income-generating investments, including dividend-paying securities, bonds, and other fixed-income options.
- **Capital Preservation:** For clients nearing retirement or with lower risk tolerance, we prioritize strategies that focus on preserving capital while minimizing exposure to market volatility.
- **Balanced Strategy:** When appropriate, we combine growth and income strategies to provide a balanced approach, suitable for clients who seek both capital appreciation and stability.
- Each strategy is designed with the client's individual needs in mind, and portfolios are reviewed periodically to ensure they remain aligned with their financial objectives and adapt to any changes in their circumstances.

## → Risk of Loss

- Investing in securities involves risk of loss that clients should be prepared to bear. Wolf Pack Wealth's investment strategies and recommendations may expose clients to various types of risk, including:
- **Market Risk:** The possibility that the value of investments may fluctuate due to market conditions or economic changes.
- **Interest Rate Risk:** For fixed-income securities, changes in interest rates may affect the value of bonds and other income-generating investments.
- **Credit Risk:** The risk that an issuer of a bond or other debt security may be unable to make timely payments.
- **Inflation Risk:** The potential for inflation to erode the purchasing power of investment returns over time.
- While Wolf Pack Wealth seeks to manage these risks through diversified portfolios and careful analysis, clients should understand that no investment strategy can eliminate the potential for loss. Past performance is not indicative of future results, and all investments carry inherent risks, including the possible loss of principal.

## Item 9: Disciplinary information

- Wolf Pack Wealth LLC and its personnel have no reportable legal or disciplinary events to disclose. As a registered investment advisor, Wolf Pack Wealth adheres to strict standards of integrity and professionalism. If any disciplinary information becomes applicable in the future, it will be disclosed promptly in accordance with regulatory requirements to ensure complete transparency with clients.

## Item 10: Other Financial Industry Activities and Affiliations

- Wolf Pack Wealth LLC is affiliated with an Independent Marketing Organization (IMO) to offer clients a variety of insurance products, such as life insurance and annuities. As a licensed insurance agent, Mike Affinito may receive commissions for these insurance products. This relationship is disclosed to ensure transparency about potential conflicts of interest.

## Item 11: Wolf Pack Wealth LLC Code of Ethics, Participation in Client Transactions, and Personal Trading

### → Code of Ethics

- **Fiduciary Duty**
  - Wolf Pack Wealth LLC commits to acting in the best interests of each client, exercising a fiduciary duty that prioritizes clients' goals, risk tolerance, and needs above our own. As fiduciaries, we pledge to provide unbiased, client-centered advice, remaining vigilant against any conflicts that may compromise this commitment.
- **Confidentiality and Privacy**
  - **Confidentiality:** We respect the confidentiality of all client information. Personal, financial, and account data shared with us will be protected under strict confidentiality agreements and only shared with third parties as authorized by the client or as required by law.
  - **Data Protection:** Wolf Pack Wealth takes the necessary steps to safeguard client information against unauthorized access. We implement secure storage, encryption, and strict access controls to ensure our clients' privacy is preserved.
- **Avoidance of Conflicts of Interest**

- **Insurance and Commission-Based Products:** Wolf Pack Wealth may receive commissions for insurance or other non-fee-based products sold to clients. All such commissions will be disclosed to clients, with an explanation of how these arrangements align with their best interests.
- **Relationships with Outside Service Providers:** Wolf Pack Wealth collaborates with Independent Marketing Organizations (IMOs) to access a wide range of insurance products. While these relationships may result in commission compensation, all recommendations will be guided by the client's needs and objectives.
- **Disclosure and Documentation:** We are committed to full transparency and will disclose any conflicts of interest before entering into business arrangements with our clients.
- **Reporting Violations**
  - **Reporting Process:** Wolf Pack Wealth encourages open communication regarding potential violations of this Code of Ethics. Any employee or associate of Wolf Pack Wealth who suspects a violation should report it promptly to management.
- **Consequences for Non-Compliance:** Violations of this Code of Ethics may lead to disciplinary actions, up to and including termination of employment. Each violation will be reviewed, with appropriate actions taken to ensure alignment with Wolf Pack Wealth's ethical standards.
- **Acknowledgment of Code of Ethics**
  - All employees and representatives of Wolf Pack Wealth LLC are required to review, acknowledge, and adhere to this Code of Ethics annually or upon any substantive updates.

## ➔ Participation in Client Transactions

- Wolf Pack Wealth LLC recognizes that potential conflicts of interest may arise when personnel participate in transactions involving securities recommended to clients. To ensure that client interests are always prioritized, Wolf Pack Wealth adheres to the following guidelines;
  - **Client-First Policy:** Any transactions conducted by Wolf Pack Wealth personnel involving securities recommended to clients are subject to strict policies that prevent personnel from receiving preferential treatment.
  - **Disclosure and Compliance:** Employees are required to disclose any material personal interest in securities recommended to clients. Additionally, all such transactions undergo periodic compliance reviews to verify that client interests are not compromised.
  - **Pre-Approval of Trades:** For certain securities, Wolf Pack Wealth requires personnel to obtain pre-approval before participating in

transactions involving securities that may be recommended to clients. This policy helps prevent any potential conflicts that could disadvantage clients.

## ➔ Personal Trading and Investments

- **Transparency and Fair Dealing:** To prevent potential conflicts of interest, all personal trading by Wolf Pack Wealth employees will be conducted in a transparent manner. Employees must disclose any investments that overlap with client recommendations.
- **Pre-Clearance Requirements:** Certain securities transactions by employees may require pre-clearance to ensure that there is no conflict with client transactions, maintaining fairness in investment recommendations.

## Item 12: Brokerage Practices

- Wolf Pack Wealth LLC does not receive soft-dollar benefits or any other form of compensation from broker-dealers in exchange for client referrals or directed trades. When recommending broker-dealers or custodians for client transactions, Wolf Pack Wealth prioritizes firms that offer competitive transaction costs, reliability, and high-quality client service.
- Wolf Pack Wealth's recommendations are based solely on what is in the client's best interest, including factors such as transaction fees, order execution quality, and client service standards. Clients are free to select the broker-dealer or custodian of their choice, and Wolf Pack Wealth is committed to working with the client's chosen provider whenever possible.

## Item 13: Review of Accounts

### ➔ Frequency of Reviews:

- Client accounts are reviewed on a **quarterly basis** to ensure alignment with their financial goals and investment strategy.

### ➔ Responsibility for Reviews:

- Account reviews are conducted by Chief Compliance Officer to maintain oversight and consistency in client relationships.

### ➔ Triggers for Additional Reviews:

- Additional reviews may be conducted if there are **significant market changes, economic shifts, or material changes in a client's financial situation** (e.g., retirement, inheritance, or job change).

## Item 14: Client Referrals and Other Compensation

→ **Compensation from Referrals:**

- Wolf Pack Wealth does not receive compensation for referring clients to third-party service providers, nor does it pay for client referrals.

→ **Other Compensation:**

- Wolf Pack Wealth does not receive compensation from any external sources for the investment advice or recommendations provided to clients.

## Item 15: Custody

→ Wolf Pack Wealth LLC is deemed to have custody solely due to its ability to deduct advisory fees directly from client accounts held by a qualified custodian. The firm adheres to regulatory safeguards to ensure transparency and security, including:

- **Written Authorization:** Wolf Pack Wealth LLC obtains written authorization from clients to deduct fees directly from their accounts held with the qualified custodian.
- **Concurrent Invoicing:** Each time a fee is deducted, the firm sends a detailed invoice to both the client and the custodian concurrently. These invoices include:
  - The formula used to calculate the fee.
  - The amount of assets under management on which the fee is based.
  - The time period covered by the fee.

Clients are encouraged to review account statements provided directly by the custodian to verify all account activity, including advisory fee deductions. Wolf Pack Wealth LLC does not maintain physical possession of client funds or securities, and all transactions and account activity are conducted through the custodian.

## Item 16: Investment Discretion

- Wolf Pack Wealth operates on a **non-discretionary basis**, meaning that Wolf Pack Wealth consults with clients prior to making any investment decisions on their behalf. No transactions are made without client approval.

## Item 17: Voting Client Securities

- Wolf Pack Wealth does not vote proxies on behalf of clients. Clients retain the responsibility to vote their own proxies and will receive proxy materials directly from their custodian. Wolf Pack Wealth is available to discuss proxy voting issues and provide guidance upon request, but the final voting decision remains with the client.

## Item 18: Financial Information

- Wolf Pack Wealth does not require or solicit prepayment of fees over \$1,200 per client, six months or more in advance. Wolf Pack Wealth has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.