

September 2022

Form CRS (Customer Relationship Summary)

Wealthhouse Advisors Inc is a (pending) Broker-Dealer Firm, offering brokerage services to retail investors. 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. Please ask for more information and see the suggested questions.

What Investment Services and Advice Can You Provide Me?

If you open a brokerage account, you will pay a transaction-based fee, generally referred to as a commission every time you buy or sell an investment. You may select investments, or we may recommend investments for your account, but the ultimate investment decision will be yours.

We do not monitor your investments. However, we can offer you additional services including monitoring to assist you in executing your strategy, but you may pay more. We will deliver account statements to you quarterly in paper or electronically. We offer a limited selection of investments. Other firms could offer a wider range of choices, some of which might have lower costs.

We must act in your best interest and not place our interests ahead of yours when we recommend an investment or an investment strategy involving securities. When we provide any service to you, we must treat you fairly and comply with specific obligations. Unless we agree otherwise, we are not required to monitor your portfolio or investments on an ongoing basis. Our interests can conflict with your interests. When we provide recommendations, we must eliminate these conflicts or tell you about them and in some cases reduce them.

Conversation Starter. Ask Your Financial Professional

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Transaction-based fees: you will pay us a fee every time you buy or sell an investment. This fee, commonly referred to as a commission, is based on the specific transaction and not the value of the account. Our fees vary and are negotiable. The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have with us.

Additional fees you may incur include annual account fees, custodial fees, account maintenance fees, account inactivity fees, duplicate document fees, NSF fees, ACAT fees, overnight check fees, TOD associated fees. The more transactions in your account, the more fees we charge you. We therefore have an incentive to encourage you to engage in transactions.

From a cost perspective, you may prefer a transaction-based fee if you do not trade often or if you plan to buy and hold investments for longer periods of time.

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Conversation Starter. Ask Your Financial Professional

- What are your legal obligations to me when providing recommendations as my broker-dealer? How else does your firm make money and what conflicts of interest do you have?
- Do the math for me. How much would I expect to pay per year for a typical brokerage account? What would make these fees more or less? What services will I receive for those fees?
- Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?
- What additional costs should I expect in connection with my account?
- How do you and your firm make money in connection with my account? Do you or the firm receive any payments from anyone besides me in connection with my investments?

Conflict of Interest

A retail investor will be charged more when there are more trades in their account, and the firm may therefore have an incentive to encourage a retail investor to trade often.

We can make extra money by selling you certain investments, such as private placements, because they are offered by companies that pay our firm to offer their investments. Your financial professional also receives more money if you buy these investments. We can buy investments from you, and sell investments to you, from our own accounts (called “acting as principal”). We can earn a profit on these trades, so we have an incentive to encourage you to trade with us.

Disciplinary History & Additional Information

We have legal or disciplinary history. Visit investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

For additional information about our brokerage services, or to obtain a copy of the relationship summary, contact us at wealthhouseadvisors@gmail.com

For information about our firm visit investor.gov or Broker Check (brokercheck.finra.org), and your account agreement.

To report a problem to the SEC, visit investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA [1735 K Street NW, Washington DC 20006; 301-590-6500]. If you have a problem with your investment account or financial professional, contact us in writing at [17 Canoe Brook Drive, Livingston, NJ 07039; 917-660-6796].

Conversation Starter. Ask Your Financial Professional

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- How might your conflicts of interest affect me, and how will you address them?
- What are the most common conflicts of interest in your advisory and brokerage accounts? Please explain how you will address those conflicts when providing services to my account.
- How often will you monitor my account’s performance and offer investment advice?
- Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?
- What can you tell me about their legal obligations to me?