

Wise US Assets, Inc.
Form Customer Relationship Summary (CRS)
June 18, 2026

Wise US Assets, Inc (“Wise” or “we” or “our”) is registered as a broker-dealer with the U.S. Securities and Exchange Commission (SEC) and is a member of the Financial Industry Regulatory Authority, Inc. (FINRA) as well as the Securities Investor Protection Corporation (“SIPC”). The summary below highlights the nature of our brokerage relationship with our clients (“customers” or “you”). Brokerage and investment advisory services and fees differ, and it is important that you understand these differences.

Free and simple tools are available to research firms and financial professionals at: [Investor.gov/CRS](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?

Wise Us Assets, Inc. offers brokerage services to retail investors. Our primary business is providing retail customers with an app-based brokerage platform (“App”) to place self-directed orders to buy and sell shares and fractions of shares of open-end mutual funds (“Funds”). Wise offers access to a limited selection of Funds which provide exposure to US government securities as well as a broad US equity index. The minimum investment is \$1. To open an account with Wise US Assets, Wise customers must have an existing Wise Multi-Currency Account (“MCA”) with Wise US Inc. that is in good standing.

Wise does not make any securities recommendations to customers or provide any form of investment advice to customers. We do not monitor or manage your brokerage accounts. The decision to invest will always be yours, the retail investor. We do not make recommendations, provide investment advice, trade on your behalf or manage your account. Our registered representatives are more than willing to assist you with the platform. We do not offer proprietary investment products. We do not require account minimums to open or maintain a brokerage account with us.

CONVERSATION STARTERS: Ask your financial professional:
<i>Given my financial situation, should I choose a brokerage service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i>

What fees will I pay?

Wise accounts require no minimum balance to maintain, and charge no commission fees for executing buy and sell orders. However, customers will be charged two distinct fees: 1) Wise Service Fee: This fee is based on the total amount you have invested and depends on the type of Fund chosen. Currently, Wise charges an average of 0.25% per annum across the various funds offered. This fee is accrued daily and charged monthly. It is taken from customers' invested balances. 2) Fund Management Fee: This is the fee charged by the Fund Manager and varies based on the underlying fund. Currently, the fund manager fee for the iShares S&P 500 Index Fund (BSPIX) is 0.10% fee per annum and 0.17% fee per annum for BLF Treasury Trust Fund (TTTXX). Wise has a service agreement for BLF Treasury Trust Fund (TTTXX) which is 0.10% per annum that Wise receives on a monthly basis in arrears. Wise will pass on the 0.10% per annum fee it receives from BlackRock and credit the client. You may also incur costs for our brokerage services that are Exchange and Regulatory fees that we pass directly to you. Wise does not charge commissions, we also don't make money on your trades, such as from payment for order flow. You will pay the above 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. More information about our fees may be found [here](#).

As an example, if you invest \$10,000 into a Fund with a Management Fee of 0.10% per annum, the Fund will take that fee from the invested amount while Wise will collect 0.25%. Thus, your total fees will be 0.35% per annum or \$35 should the account balance average \$10,000 over the course of the year. Please make sure you understand what fees you are paying.

CONVERSATION STARTER: Ask your financial professional:

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 in Wise for me?

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?

Wise does not provide recommendations. However, our business model has inherent conflicts of interest concerning how we as a firm are compensated. For example, our compensation is directly tied to our customers' account balances. We encourage customers to carefully read all disclosure language and to ask us about these conflicts of interest. Here is an example to help you understand what this means.

- The higher the account balance in your Wise brokerage account, the more money Wise will collect in its Service Fee as described above.
- BLF Treasury Trust Fund (TTTXX) managed by BlackRock carries a 0.17% expense fee per annum. Of the total 0.17% expense fee, Wise receives a 0.10% per annum from BlackRock via a service agreement, which we fully pass on to you as savings.

CONVERSATION STARTER: Ask your financial professional:

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

How do your financial professionals make money?

Registered representatives will be paid a yearly salary and be awarded a stock option package upon joining. Wise does not pay out yearly bonuses nor does it pay commissions.

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

No. Neither Wise Securities nor its financial professionals have reportable legal or disciplinary events. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research your financial professionals.

CONVERSATION STARTER: Ask your financial professional:

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

If you would like the most current information about our firm or would like to request a copy of the relationship summary, please reach out to Customer service via your Wise App or call 1-888-501-404.

CONVERSATION STARTER: Ask your financial professional:

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?

Wise US Assets, Inc.