

WealthRamp, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: November 15, 2017

This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of WealthRamp, Inc. (“WealthRamp” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at via our website <http://wealthramp.com>.

WealthRamp is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through WealthRamp to assist you in determining whether to retain the Advisor.

Additional information about WealthRamp and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov or by searching with our firm name or our CRD# 290683.

WealthRamp, Inc.
<http://wealthramp.com>

Item 2 – Material Changes

WealthRamp believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. WealthRamp encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

This is the initial filing of the Disclosure Brochure

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of WealthRamp.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov or by searching with our firm name or our CRD# 290683. You may also request a copy of this Disclosure Brochure at any time, by contacting us via our website <http://wealthramp.com>.

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Item 4 – Advisory Services

A. Firm Information

WealthRamp, Inc. (“WealthRamp” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”) conducting business as an “Internet-only” advisor pursuant to Section 203A-2(e) of the Investment Advisers Act of 1940, as amended (the “Advisers Act”).

WealthRamp is organized as a corporation under the laws of the State of California. WealthRamp was founded in 2012 as a lead generation and education service for investors. In November 2017, WealthRamp expanded its services to include solicitor referral services for registered investment advisors. WealthRamp is primarily owned by Pamela E. Krueger (President and Chief Compliance Officers). Additional owners are investors and not control persons of the Advisor. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by WealthRamp.

B. Advisory Services Offered

WealthRamp provides individuals, high net worth individuals, trusts and estates (each referred to as an “Investor”) with an interactive, online financial advice matching platform at <http://wealthramp.com>. The mission of WealthRamp is to match Investors with fiduciaries to assist the Investor with their financial needs.

WealthRamp does not manage investment assets. In matching Investors with qualified registered investment advisors (“RIAs”), WealthRamp may receive a referral fee or a subscription fee for its services (Please see Item 5).

WealthRamp screens RIAs and the Investment Advisor Representatives (“IARs”) that seek to join the WealthRamp platform. RIAs and IARs that are accepted to the WealthRamp platform must agree to the WealthRamp terms of service and meet WealthRamp due diligence criteria. RIAs and IARs accepted to the WealthRamp platform are also required to enter into a platform subscription agreement and, in some instances, a Solicitor Referral Agreement.

Referrals

Users visiting <http://wealthramp.com> and other electronic sites utilized by the Advisor will be offered access to the WealthRamp Interactive platform, whereby the user can seek to evaluate, correspond with and/or select an RIA and/or IAR to seek to establish an advisory relationship. The terms of the relationship between an Investor and an RIA/IAR are separate from any agreements between WealthRamp and those parties. WealthRamp DOES NOT provide investment advisory services to any Investor.

In consideration for its services, WealthRamp may receive a subscription fee or a referral fee. Please see Item 5 below. For any Solicitor relationship the RIA and/or IAR must enter into a Solicitor Referral Agreement with WealthRamp.

The Client, prior to entering into an agreement with unaffiliated RIA, will be provided with the Form ADV 2A – Disclosure Brochure (or a brochure that makes the appropriate disclosures) for that entity.

Limited Access to Advisor

The Advisor serves as an “Internet-Only” investment advisor pursuant to Section 203A-2(e) of the Advisers Act. Under this registration the Advisor provides investment advice solely through its interactive website. The Advisor is not available to Clients for telephone conversations or communications through other means such as U.S. mail, courier or email (other than operational emails). The Advisor does not meet with Client’s at its offices. All advice, support and inquiries are delivered through the Advisor’s website.

The Advisor may, for a limited number of Clients annually, provide customized services, subject to the limitations set forth in Section 203A-2(e) of the Advisers Act.

C. Client Account Management

Prior to engaging WealthRamp to provide services, each Investor must register via <http://wealthramp.com> and agree to the WealthRamp terms of use and related requirements. RIAs and IARs are required to register and

undergo a background due diligence process and may also be required to enter into a Solicitor Referral Agreement before access to the WealthRamp platform is provided.

D. Wrap Fee Programs

WealthRamp does not offer a Wrap Fee Program.

E. Assets Under Management

WealthRamp does not manage Investor assets and therefore has no disclosures for this Item.

Item 5 – Fees and Compensation

WealthRamp does not charge a fee to Investors to utilize its platform at <http://wealthramp.com>. RIAs and IARs that are accepted to the WealthRamp platform will pay a subscription fee up to \$500 per month and/or enter into a Solicitor Referral Agreement to share a portion of the revenue earned by the RIA/IAR buy the Investor.

WealthRamp will fully disclose any compensation received to the Investor.

B. Fee Billing

Fees are billed to RIAs pursuant to the terms and conditions agreed to between WealthRamp and the Advisor.

C. Other Fees and Expenses

Investors may incur certain fees or charges imposed by third parties, other than WealthRamp, in connection with their investments. WealthRamp does not share in any of these fees, except as noted above.

D. Advance Payment of Fees and Termination

WealthRamp is typically compensated for its subscription services in advance of each monthly period. Referral fees are generally paid following RIA's or IAR's billing to the Investor. RIAs and IARs may terminate their relationship based on the terms of their agreement[s] with WealthRamp. Investors may cancel their WealthRamp profile at any time. The agreement[s] between the Investor and any third party are governed by the terms of those agreements.

E. Compensation for Sales of Securities

WealthRamp does not buy or sell securities and does not receive any compensation for securities transactions in any Investor account, other than the fees noted above.

Item 6 – Performance-Based Fees and Side-By-Side Management

WealthRamp does not charge performance-based fees. WealthRamp does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund).

Item 7 – Types of Clients

WealthRamp provides investment advisory services to individuals, high net worth individuals, trusts and estates. There is no fee or minimum level of wealth to use the website at <http://wealthramp.com>.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

WealthRamp does not manage Investor assets and therefore has not disclosures to make with respect to this Item. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Investors should obtain risk disclosures from any advisor in which the conduct business and fully understand the risks of investing.**

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving WealthRamp or any of its Supervised Persons. WealthRamp values the trust you place in us. As we advise all Clients, we encourage you to perform

the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 290683.

Item 10 – Other Financial Industry Activities and Affiliations

No disclosures.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

WealthRamp has implemented a Code of Ethics (the “Code”) that defines our fiduciary commitment to each Investor. This Code applies to all persons associated with WealthRamp (our “Supervised Persons”). The Code was developed to provide general ethical guidelines and specific instructions regarding our duties to you, the Investor. WealthRamp also recommends that the Investor obtain the Code of Ethics of any advisor in which the Investor engages for services. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code by contacting us via our website <http://wealthramp.com>.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

WealthRamp does not select or recommend broker-dealers or custodians. WealthRamp recommends RIAs and IARs, which may recommend these providers to complement and support their services.

Item 13 – Review of Accounts

Not applicable.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by WealthRamp

WealthRamp is compensated by RIAs and IARs as detailed in item 5.

B. Client Referrals from Solicitors

WealthRamp does not engage paid solicitors for Client referrals.

Item 15 – Custody

WealthRamp does not accept or maintain custody of any Investor accounts.

Item 16 – Investment Discretion

WealthRamp does not manage Investor assets and therefore has no disclosures for this Item.

Item 17 – Voting Client Securities

WealthRamp does not manage investor accounts. WealthRamp does not accept proxy-voting responsibility for any investor.

Item 18 – Financial Information

Neither WealthRamp, nor its management, have any adverse financial situations that would reasonably impair the ability of WealthRamp to meet all obligations to its Clients. Neither WealthRamp, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. WealthRamp is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

Privacy Policy

Effective Date: November 15, 2017

Our Commitment to You

WealthRamp, Inc. ("WealthRamp" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. WealthRamp (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

WealthRamp does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes WealthRamp does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where WealthRamp or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
Information About Former Clients WealthRamp does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

State-specific Regulations

Massachusetts	In response to a Massachusetts law, clients must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.
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Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us via our website <http://wealthramp.com>.