

## PROMOTER'S DISCLOSURE DOCUMENT

Wealthramp, Inc. (herein Wealthramp") is providing a copy of the current Form ADV Part 2A (the "Disclosure Brochure") of the Advisor that you have been matched with (the "Advisor"). This is the Advisor's Disclosure Brochure under the Investment Advisers Act of 1940, as amended (the "Advisers Act") and required by the U.S. Securities and Exchange Commission ("SEC") to be provided to any client or prospective client before establishing a relationship with the Advisor as your investment advisor.

This letter also informs you that Wealthramp and its associated persons are not employed by the Advisor. We are an independent firm engaged to assist the Advisor in presenting the advisory services offered by the Advisor and will assist in establishing your relationship with the Advisor.

For the duration of your advisory relationship with the Advisor, and according to an agreement between Wealthramp and the Advisor, the Advisor will pay Wealthramp for its services based on the total fees paid to the Advisor pursuant to the services provided by the Advisor. Per the terms of our standard agreement, the Advisor shall pay Wealthramp a fee equal to 25% of gross fees received in the first year from the referred client, and up to 15% thereafter. This amount is paid to Wealthramp by the Advisor for our services and for referring you to the Advisor and covers any expenses for these efforts.

Wealthramp's services include making introductions and providing information and material about the advisory services and programs of the Advisor. These services may also include periodic contacts about the Advisor, or other information as may be requested or required to assist in understanding Advisor's services or establishing an advisory relationship or providing/updating information on behalf of Advisor. In no event will the services include providing investment advisory services on behalf of Advisor in any manner.

**The compensation for Wealthramp's services is paid completely by the Advisor from the advisory fees earned, which are not increased or passed along to a client in any way. Therefore, the advisory fees paid to the Advisor will not be increased as a result of our solicitation services.**

If you should have any questions about this relationship, please let me know.

Thank you for your cooperation.

Sincerely,

Pam Krueger

Wealthramp, Inc.