

Wealth-Builders, Inc.

Relationship Summary

March 2026

Wealth-Builders, Inc. is an SEC registered investment adviser. Investment advisory services and fees differ from brokerage services and fees and we feel it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/crs) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

We encourage you to ask us questions. We provide suggested questions to ask through this Relationship Summary, set up from the main text through use a different font and color.

"Given my financial situation, should I choose an investment advisory service? Why or why not?"

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We offer portfolio management and financial planning services. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

"What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?"

"How will you choose investments to recommend to me?"

Our Chief Investment Officer reviews and sets the firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

We manage portfolios on a discretionary basis, which means we don't need to call you before buying or selling securities in your account. We obtain this authorization through our signed advisory agreement with you. You can choose to restrict our ability to have full discretionary authority. In these instances, you make the ultimate investment decisions. We offer advice on different types of securities. We have no minimum account size.

For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: [Wealth-Builders ADV 2A](#).

What fees will I pay?

We provide comprehensive financial planning and portfolio management for a single, combined fee. Our fee is based on your total assets under management with us. The annual fee ranges from .35% to 1.00%. The percentage amount we charge goes down as your assets grow. We bill our fee quarterly in advance, usually deducted automatically from your account. We also offer financial planning services for an hourly or fixed rate fee for clients who are not using our portfolio management services or request a more complex financial planning service. Our maximum hourly rate is \$250 and flat fee projects typically range from \$500 to \$5000 but are entirely dependent upon the specific work involved. Our fees are negotiable. When we charge an asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive for you to increase the assets we manage for you.

Help me understand how these fees and cost 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 invested for me?

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce of the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory fees.

You will pay 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. Our [Form ADV, Part 2A \(Item 5 and Item 12\)](#) contains more detailed information about fees and costs.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your account with us, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. However, we will always make the recommendation that we believe is in your best interest.

Some examples of actual or potential conflicts of interest include how we are paid, non-cash benefits we receive from third parties, other business activities, and the personal trading activities of our individual advisory professionals. Our firm's Form ADV, Part 2A and the Part 2B supplement for your advisory professional provide details about applicable conflicts.

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

The only direct revenue we receive is from the hourly or AUM based advisory fees you pay to us. However, we have an incentive to recommend our clients use either Fidelity Institutional or Charles Schwab & Co. Inc. because we receive other benefits, such as access to research, technology services, and seminars

through our relationship with these custodians.

Our [Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive variable compensation related to the number of clients served and total fees generated. This creates a financial incentive to solicit and retain clients.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at 206.940-9010 and speak to your advisory professional. You may also visit the SEC's public disclosure website at www.adviserinfo.sec.gov.

Item 1 – Cover Page

Firm Brochure

(Part 2A of Form ADV)

CRD#116987

WEALTH-BUILDERS, INC.

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Bellevue, WA 98004

PHONE: (206) 940-9010

WEBSITE: www.wealth-builders.com

March 13, 2026

This brochure provides information about the qualifications and business practices of WEALTH-BUILDERS, INC. If you have any questions about the contents of this brochure, please contact us at: (206) 940-9010 or by Email at josh@yeyni.com. 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 about WEALTH-BUILDERS, INC. is available on the SEC's Website <http://www.adviserinfo.sec.gov> and on www.wealth-builders.com.

Item 2 – Material Changes

We are required to advise clients and prospective clients of any material changes to our Firm Brochure from our last annual update dated January 24, 2025.

Clients will receive an annual summary of any material changes to this and subsequent Firm Brochures no later than April 30th, which is 120 days after our fiscal year end. At that time, we will offer a copy of our most current Firm Brochure. We will also promptly provide ongoing disclosure information about material changes as necessary.

MATERIAL CHANGES:

We have passed the threshold for registration with the SEC and have updated this Brochure to remove state-specific language and rule references, as well as providing updated details regarding our assets under management in Item 4.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (206) 940-9010 or by email at: Josh@yeyni.com

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Item 4 - Advisory Business

Firm Description

Wealth-Builders, Inc. ("WB," "we," "firm," or "us" was effective as an investment adviser in June of 2001. We provide integrated financial planning and investment management to individuals, trusts, estates, and corporations. In this Brochure, we refer to clients or prospective clients as either Client, you, or your.

WB is 100% owned by Josh Yeyni, who is responsible for the investment strategies and management of client portfolios.

Types of Advisory Services

Advice is provided through consultation with you and will generally include: determination of financial objectives, identification of potential issues, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Based on our consultation(s) and, as accepted and agreed to, we will integrate your goals and objectives to create a more formal financial plan, which will assist us with the selection of the appropriate investment allocation(s). Periodic reviews are also communicated to provide reminders of the specific courses of action that we believe need to be taken. Not all clients will receive a financial plan.

The initial meeting is free of charge and is considered an exploratory interview to determine the extent to which our services are a good fit for your personal needs and goals.

When providing investment advice, we generally recommend the purchase of mutual funds, exchange traded funds or notes (ETFs and ETNs), and individual equities. As indicated above, all of our advice is tailored to your individual needs and goals.

On a case-by-case basis, we will accept client restrictions in the management of your account, assuming the restrictions do not conflict with our overall investment strategy.

We provide investment advisory services on either a discretionary or non-discretionary basis as reflected in the Advisory Services Agreement ("Agreement") between us.

Based on our analysis and determination of the appropriate investment strategy or strategies, we may also engage, on your behalf, unaffiliated third-party managers (sub-advisers") to manage a portion of all of your assets.

As requested, we may advise on the sub-accounts in a variable life annuity

product offered by unaffiliated national life insurance companies via a limited power of attorney assigned to the client's variable annuity. Other than the standard management fees related to the value of these assets as reflected in our standard fee schedule below, we do not charge or receive any other compensation for advising on these sub-account assets.

WB also offers hourly consulting and/or financial planning services as requested on a stand alone basis. These services do not include any plan implementation or asset management.

WB does not participate in any wrap fee programs.

As of December 31, 2025, WB managed \$113,228,117 on a discretionary basis and \$0 on a non-discretionary basis.

Item 5 – Fees and Compensation

Types of Agreements

The following details define the typical client relationships.

Advisory Service Agreement

WB manages assets on either a discretionary or non-discretionary basis as reflected in the Advisory Service Agreement, (the "Agreement") between us. WB will work with you in determining among other things, suitability, investment objectives, goals, time horizons and risk tolerances. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

Our services and fees are reflected in the Agreement between us and is provided to you in writing prior to the start of the relationship. This Agreement includes investment management and as requested and agreed to, may also include other related financial planning services such as cash flow management and retirement planning as well as recommendations for which you are responsible to implement within each area.

Our annual fees are based on a percentage of your investable assets according to the following schedule:

Market Value of portfolio	Annual Fee
From \$0-\$1,000,000	1.00%
The balance of \$1,000,001-\$2,000,000	0.85%
The balance of \$2,000,001-\$3,000,000	0.65%
The balance of \$3,000,001-\$4,000,000	0.50%
The balance of \$4,000,001-\$10,000,000	0.35%
The balance over \$10,000,001	Negotiable

Similar services may be available from other investment advisers for a fee, which may be higher or lower than the fee charged by WB. Our fees are negotiable.

Reduced fee arrangements may be employed for accounts outside the customary fee schedule above. In such cases, the fee will be set at a mutually agreed upon rate and reflected in the Agreement between us, or in an addendum to such Agreement, stating the investment advisory fees to be charged for specific services.

The fee will be a percentage of the market value of all assets in the Portfolio on the last trading day of each calendar quarter. All fees will be payable in advance for each calendar quarter. Additional fees may be due to Adviser for deposits to Portfolio during the quarter. Fees for partial quarter at the commencement or termination of this agreement and for deposits or withdrawals to Portfolio during the quarter will be prorated based on number of days during the quarter. Pre-paid but unearned fees will be refunded to you.

WB does not require a minimum investment amount or a minimum investment advisory fee.

You or WB may terminate our Agreement by written notice to the other party. At termination, pre-paid but unearned fees will be refunded on a pro rata basis for the portion of the quarter after termination. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Hourly Planning Engagements

WB provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$350.00.

Termination of Agreement

A Client may terminate any of the aforementioned Agreements at any time by notifying WB in writing and paying the fee due (in the case of hourly arrangements) for the time spent on the engagement prior to notification of termination. Completed work product will be delivered upon payment of fees due. Any pre-paid but unearned

asset management fees will be refunded, based on the number of days the account(s) were under our management prior to termination.

Asset Management by Sub Advisors

WB may determine that all or a portion of the assets in the account be managed by Sub Advisors. In such case, fees charged (if any) by a Sub Advisor will be fully disclosed to you. Sub Advisory fees may also be paid by WB from Advisory fees you pay to us and will not result in increased fees to you. We are authorized, through the written Agreement between us, to use our discretion in selecting or changing a Sub Advisor and/or outside money manager to your account(s) without prior approval from you.

WB has entered into an agreement with 55 Institutional Partners LLC (d/b/a "55ip"). As suitable and appropriate for those clients looking for multiple or more customized strategies, such as tax efficiency or socially responsible investing for example, we will recommend this option for you. 55ip's strategies may include mutual funds that pay 55ip additional compensation related to those fund investments. These additional fees paid to 55ip are not charged to you, but can create a conflict of interest in that there are additional financial incentives for 55ip to recommend such funds. WB does not receive any portion of these fees.

When WB determines that such arrangement may be beneficial to you, you will execute a limited power of attorney directly with 55ip and be provided all disclosures detailing their programs. Currently, 55ip does not charge fees to WB or our Clients for its management services.

Past-Due Accounts and Termination of Agreement

WB reserves the right to stop work on any account that is more than 60 days overdue. In addition, WB reserves the right to terminate any engagement where a client has willfully concealed or has refused to provide pertinent information when necessary and appropriate, in WB's judgment, to providing proper financial advice. Any unearned portion of fees collected in advance will be refunded to the Client.

Item 6 – Performance-Based Fees

Sharing of Capital Gains

WB is not compensated based on a share of the capital gains or capital appreciation of client accounts.

Item 7 – Types of Clients

Description

WB generally provides investment advice to individuals, trusts, estates, corporations, partnerships, and limited liability companies. Client relationships vary in scope and length of service.

Account Minimums

WB does not impose a minimum account size or a minimum investment advisory fee.

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

Methods of Analysis

Security analysis methods we may use include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include but are not limited to: financial newspapers and magazines, publicly available research materials prepared by others, including Morningstar research reports, corporate rating services, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

WB generally employs a passive index investing strategy. Passive index investing is a long-term strategy that aims to match the performance of a market index, such as the S&P 500, by investing in a broad portfolio of stocks or bonds through index funds or exchange-traded funds rather than trying to outperform the market. Index investors typically benefit from lower expenses, turnover, and tax costs.

Client portfolios are typically globally diversified in an attempt to control the risk associated with traditional markets.

Risk of Loss

Past performance is not a guarantee of future returns. All investment programs have certain risks that are borne by the investor. There is no guarantee that our recommendations will be profitable or that you will not lose money, including the loss of principal.

Passive Investing: We are a passive investment manager. This creates specific risk for investors. Passive funds are generally restricted to a fixed index or a predetermined

set of investments, preventing investors from adapting to changing market conditions or specific company performance. By their design, passive funds aim to match market performance, which means they are unlikely to generate significantly above-average returns. There is also an increased systemic risk due to market concentration and synchronous stock movements, and investors bear the full impact of market downturns without the ability to sidestep them. As passive strategies become more dominant, they can exacerbate market inefficiencies and reduce price discovery, potentially distorting valuations and increasing overall volatility.

Exchange Traded Funds: Exchange-traded funds (“ETFs”) are funds bought and sold on a securities exchange that attempt to track the performance of a specific index (e.g. S&P 500), a commodity, or a basket of assets such as a set of technology-focused, country-specific, or other sector-specific stocks. The risks of owning an ETF generally reflect the risks of owning the underlying securities they are designed to track, although lack of liquidity in an ETF could result in its value being more volatile than the underlying securities. ETFs have management fees that increase their costs. ETFs are also subject to other risks, including: (i) the risk that their prices may not correlate perfectly with changes in the underlying index; and (ii) the risk of possible trading halts due to market conditions or other reasons that, in the view of the exchange upon which an ETF trades, would make trading in the ETF inadvisable.

Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

General Market Liquidity Risk: The value of securities held in client accounts that are traded on exchanges and the risks associated with holding these positions vary in response to events that affect asset markets in general. Market disruptions such as those that occurred in 1987, in 2001, 2008, and the “Flash Crash” in May 2010 (the biggest one-day point decline, 998.5 points, on an intraday basis in Dow Jones Industrial average history) could lead to violent price swings in securities held within client portfolios and could limit the ability to buy or sell securities. Liquidity risks can result in substantial losses.

Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment’s originating country. This is also referred to as exchange rate risk.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic

environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9 – Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10 – Other Financial Industry Activities and Affiliations

Affiliations

Josh Yeyni, WB's President and investment adviser representative, is also licensed as a Certified Public Accountant and is the president of Josh Yeyni, CPA, PS, a Washington State Accountancy Corporation.

Even though it is reasonable business practice to refer you to related parties for additional services to meet your goals, this creates a conflict of interest.

Clients are under no obligation to utilize the services of Josh Yeyni CPA. Comparable or lower fee services may be available from other unrelated providers.

Neither WB nor any of our management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither WB nor any of our management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading adviser, or an associated person of the foregoing entities.

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

Code of Ethics

To fulfill our responsibilities as a fiduciary, we have adopted a Code of Ethics (the "Code"). The Code incorporates the following general principles that all employees

are expected to uphold: (1) putting the clients' interest first at all times; (2) conducting all personal securities transactions in such a manner to be consistent with the Code and to avoid any actual or potential conflict of interest or any abuse of an employee's position of trust and responsibility; (3) not taking inappropriate advantage of their position; (4) treating all client information as confidential, and (5) maintaining independence in the investment decision-making process.

In addition to guidelines with regard to personal trading, the Code also addresses and governs the giving and receiving of gifts and entertainment, service on outside boards of directors and other outside business activities. Our personnel must periodically certify their compliance with the Code.

Please contact us at the telephone number or email address listed on the first page of this Brochure if you would like to receive a full copy of our Code of Ethics.

Participation or Interest in Client Transactions

Investments by WB or its employees, for their own accounts, in securities that are also held in client accounts could give the perception of interfering with our fiduciary duty of making decisions which are in the best interest of our clients and could otherwise have a disadvantageous effect on the values, prices or trading strategies of client portfolios. Our personal trading policy has been developed to address this particular conflict by requiring all employee transactions be executed after all client trading has been completed for the day.

Personal Trading

The Chief Compliance Officer of WB is Josh Yeyni. He reviews all trades on an ongoing basis. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm do not receive any preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades typically do not affect the securities markets.

Item 12 – Brokerage Practices

Selecting Brokerage Firms

WB does not have any affiliation with product sales firms. WB uses Charles Schwab & Co, Inc. and Fidelity Institutional as primary custodians based on their proven integrity and financial responsibility of the firms and the best execution of orders at reasonable commission rates. WB does not receive fees or commissions from any of these arrangements.

Depending on other custodial services provided by each of the above custodians, clients will determine which best fits their needs outside of the advisory services provided by WB.

Best Execution

As indicated above, we typically require that clients open brokerage/custodial accounts at custodians not affiliated with us – generally Charles Schwab or Fidelity. We are not compensated directly for recommending custodians to clients, though we may receive indirect economic benefits from those custodians as outlined below. The criteria for recommending a custodian include reasonableness of commissions and other costs of trading, ability to facilitate trades, securities lending needs, access to client records, computer trading support and other operational considerations. These factors will be reviewed from time to time to ensure that the best interests of our clients are upheld.

In seeking “best execution” for clients, the key factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, considering the full range of services, including execution capability, technological processes used for submitted trades and other valuation services.

WB reviews the execution of trades at Charles Schwab & Co. and Fidelity Institutional annually. Trading fees charged by the custodians are also reviewed on an annual basis. WB does not receive any portion of the trading fees.

Soft Dollars

WB recommends clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab) or Fidelity Institutional (Fidelity), registered broker-dealers, members of SIPC, to maintain custody of clients’ assets and to effect trades for their accounts. WB is independently owned and operated and not affiliated with these firms. These firms may provide WB with access to their institutional trading and custody services, which may not be available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them and are not otherwise contingent upon WB committing to any specific amount of business (assets in custody or trading). Schwab’s and Fidelity’s services may include brokerage, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Some of the Custodial services help us manage or administer our clients’ accounts while others help us manage and grow our business. Support services described below are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. The availability to us of the Custodians products and services is not based on us giving particular investment advice, such as buying

particular securities for our clients. Here is a more detailed description of these support services:

Institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through the custodians include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. The services described in this paragraph generally benefit the client and the client's account.

Custodians also make available to us other products and services that benefit us but may not directly benefit the client or its account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both their own and that of third parties. We may use this research to service all or some substantial number of our clients' accounts, including accounts not maintained at these custodians. In addition to investment research, Custodians also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide pricing and other market data;
- facilitate payment of our fees from our clients' accounts; and
- assist with back-office functions, recordkeeping and client reporting.

Custodians may offer other services intended to help us manage and further develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants and insurance providers.

Custodians may provide some of these services itself. In other cases, they will arrange for third-party vendors to provide the services to us. Custodians may also discount or waive their fees for some of these services or pay all or a part of a third party's fees. Custodians may also provide us with other benefits such as occasional business entertainment of our personnel.

The availability of services from the Custodians benefits us because we do not have to produce or purchase them. We don't have to pay for these services, and they are not contingent upon us committing any specific amount of business to them in trading commissions or assets in custody. In light of our arrangements with these

Custodians, we may have an incentive to recommend that our clients maintain their accounts with one of them based on our interest in receiving their services that benefit our business rather than based on the client's interest in receiving the best value in custody services and the most favorable execution of transactions. This is a potential conflict of interest. We believe, however, that our selection of these providers as custodians and brokers is in the best interests of our clients.

Third Party Managers

As described above, in some cases we may select third party managers ("TPM") to advise on all or a portion of your assets. TPMs will typically place all transactions for your account at your broker/ custodian, subject to its obligation to you to seek best execution. As custodians typically charge fees for transactions placed with outside brokers ("trade-away transactions"), TPMs will most often select your custodian as the broker who provides the best execution on a specific transaction after weighing possible price improvement versus the trade-away fee. However, TPMs may choose to trade away from your custodian when they believe (in their sole determination) that doing so is in your best interest. As a result, in addition to the trade-away fee described below, you may pay an additional fee to the broker/dealer used for your transactions.

Directed Brokerage

Because we typically execute your investment transactions through the custodian holding your assets, we are effectively requiring that you "direct" your brokerage to your custodian, absent other specific instructions as discussed below. Because we are not choosing brokers on a trade-by-trade basis, we may not be able to achieve the most favorable executions for clients and this may ultimately cost clients more money. Not all investment advisers require directed brokerage.

Although not a normal business practice for WB, we may permit clients to direct us to use brokers other than your custodian. If we agree to accommodate your request to do this, we will likely have little or no ability to negotiate commissions or influence execution price, and you will also not benefit from any trade aggregation we may implement for other clients. This may result in greater costs to you.

We do not use, recommend, or direct activity to brokers in exchange for client referrals.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Item 13 – Review of Accounts

Periodic Reviews

Account reviews are performed quarterly. Account reviews are performed more frequently if market conditions dictate.

Review Triggers

Special reviews are conducted when material changes occur, such as a change in a client's investment objectives, tax considerations, large deposits or withdrawals, large sales or purchases, or changes in the macro-economic climate. .

Regular Reports

WB, clients under an Advisory Service Agreement will receive periodic written reports on a quarterly basis. The reports may include a portfolio appraisal report on a consolidated basis and a performance report. There may be situations where we do not provide such reports. These situations may include accounts that the reporting is already provided by other custodians (or managers) or smaller accounts, if such reporting is determined to garner no additional benefit for the you.

Item 14 – Client Referrals and Other Compensation

Incoming Referrals

We do not have any arrangements in place to compensate third parties for client referrals.

Referrals Out

WB does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

We receive an economic benefit from Schwab and Fidelity in the form of the support products and services it makes available to us. These products and services, how they benefit us, and the related conflicts of interest are described above under *Item 12 – Brokerage Practices*. The availability to us of Schwab or Fidelity's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Item 15 – Custody

Custody of accounts:

All client funds and securities are maintained with a qualified custodian; we do not take physical possession of client assets. You will receive account statements and transaction confirmation notices directly from the custodian at least quarterly, which you should carefully review. We urge all clients to carefully compare the custodian's account statements with the periodic statements and reports you receive from us

and to notify us promptly of any discrepancies.

WB has the ability to deduct our advisory fees directly from client accounts based on the client's written authorization to do so, and this ability is technically considered "custody" but does not require separate reporting or surprise audits of WB. In addition, in some cases, clients execute standing letters of authorization ("SLOAs") which are written directives from the client authorizing us to initiate payments from their custodial accounts to client-specified third parties. This authority is considered "custody" under current SEC guidance and requires us to report that we have custody of these account assets on our ADV 1A. To the extent the SLOAs comply with certain conditions, however, including that clients have the right to terminate the SLOA, and that the qualified custodian will confirm the status of the SLOA annually directly with the client, WB is not subject to a surprise custody exam.

Account Statements

Most assets are held at Charles Schwab & Co. (CS&Co), and Fidelity Institutional, qualified custodians, which means they provide account statements directly to clients.

You will receive account statements directly from your custodian at least quarterly. They will be sent to the email or postal mailing address you have provided to the custodian. You should carefully review those statements promptly when received. We also urge you to compare account statements to the periodic portfolio reports you receive from us.

Item 16 – Investment Discretion

Discretionary Authority for Trading

WB accepts discretionary authority to manage securities accounts on behalf of clients through a written Agreement. This means WB has the authority to determine, without obtaining your specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold, as well as the authority to hire and fire any sub-advisers selected for management of your account(s). For clients under a non-discretionary Agreement, we will confirm each transaction with you prior to executing any orders on your behalf.

Limited Power of Attorney

By signing WB's Advisory Service Agreement, you grant us a limited power of attorney to exercise discretionary (or non-discretionary) authority with respect to investment or account transactions, or the selection or termination of sub-advisers involving your account.

Item 17 – Voting Client Securities

Proxy Votes

WB does not have authority to and does not vote proxies on behalf of any advisory clients. You retain responsibility for receiving and voting proxies for any and all securities maintained in your accounts.

Sub-Advisers

When WB engages a sub-adviser to manage a client account on a discretionary basis, such Adviser may or may not vote proxies on your behalf as reflected in their disclosure documents.

Item 18 – Financial Information

Financial Condition

WB does not have any financial commitment that impairs our ability to meet contractual and fiduciary commitments to our clients. In addition, neither WB nor its management persons have been the subject of a bankruptcy proceeding.

Business Continuity Plan

General

WB has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Continuity of Management Services

On Sep 13, 2024, WB entered into an interim business continuation agreement with NWAM, LLC DBA RIA innovations (“RIA”)

RIA currently provides all WB Clients “Back-office” services such as reporting,

billing and for some of our clients', also trading services. If Josh Yeyni is unable to fulfil his role as an investment adviser representative, due temporary incapacity or any other unforeseen circumstances, RIA will continue providing such services as a sub-advisor. Any fees due to RIA for such (interim) services will be paid from the fees due to WB.

Item 1. Cover Page

ADV Part 2B Form ADV: Brochure Supplement

S. Josh Yeyni, CPA, CFP®
CRD #2572234

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March 15, 2026

This brochure supplement provides information about S. Josh Yeyni that supplements the Wealth-Builders, Inc. brochure. You should have received a copy of that brochure. Please contact us at (206) 940-9010 if you did not receive that brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Yeyni is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

S. Josh Yeyni

Year of birth: 1959

Educational Background:

- Tel Aviv University; B.A. Economics and Accounting (1986)
- College of Financial Planning (1994)

Business Experience:

- Josh Yeyni, CPA, PS, President – 1992 to Present
- Wealth-Builders, Inc, President – 1999 to Present

Professional Designations

Certified Public Accountant (CPA) – 1990. *Certified Public Accountant (CPA) (Washington state, 1990). CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (at least a baccalaureate degree and a concentration in accounting), minimum experience levels (Washington requires at least one year of relevant experience consisting of at least 2,000 hours), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, Washington requires the completion of 120 hours of continuing professional education (CPE) over a three year period. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.*

Wealth-Builders, Inc. is not registered as a public accounting firm and does not provide public accounting services.

CERTIFIED FINANCIAL PLANNER™ (CFP®) - 1994. *The CFP® program is administered by the Certified Financial Planner Board of Standards, Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning, and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards. Holders of this designation must complete 30 hours of continuing education every two years.*

Item 3 – Disciplinary Information

S. Josh Yeyni has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a client's evaluation of his or any of the services Wealth Builders, Inc. provides.

Item 4 – Other Business Activities

S. Josh Yeyni is a Certified Public Accountant. As such, he may prepare tax returns through our affiliate, Josh Yeyni, CPA, PS. Otherwise, Mr. Yeyni is not involved in any investment related business activities outside of his employment with Wealth-Builders, Inc.

Item 5 – Additional Compensation

S. Josh Yeyni does not receive additional compensation or economic benefit from any third parties for providing advisory services to Clients of Wealth-Builders, Inc.

Item 6 – Supervision

S. Josh Yeyni is the firm's President, Chief Investment Officer, and Chief Compliance Officer. As such he is responsible for the overall supervision of the firm's investment advice, and this means he effectively supervises himself. He can be reached at (206) 940-9010