

WealthPortrait™ Financial, LLC

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Part 2A of Form ADV Disclosure Brochure

March XX, 2024

This brochure provides information about the qualifications and business practices of WealthPortrait™ Financial LLC. If you have any questions about the contents of this brochure, please contact us at 512.369-3817. 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.

WealthPortrait™ Financial LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about WealthPortrait™ Financial LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

WealthPortrait™ Financial LLC (“WPF, we, us, our, ours”) made the following changes to this brochure since our last filing.

- We have updated our cover page to no longer reflect a separate mailing address and to delete any “TBD” reference to a website. At this time, we do not have,

nor do we plan on having, a website.

- In 2023, the firm made the decision to no longer hold individual accounts and provide investment advisory services for a fee on any accounts. As a result, we are only providing financial planning services and any reference to advisory services for a fee have been removed in this brochure.

We send a summary of any material changes to our brochures to our clients (“you, your, yours”) by April 29th of each year. Any summaries of changes include the date of our last annual update of our brochure.

If you would like a copy of our most current brochure or a brochure covering any of our other services described under “Other Advisory Business”, you may request one by contacting Josh Stivers, Chief Compliance Officer at 512-369-3817 or josh@wealthportrait.com. We will provide you with a new brochure at any time without charge.

Additional information about us is available via the SEC’s website: www.adviserinfo.sec.gov. This website also provides information about any persons affiliated with WPF who are registered as investment adviser representatives (“your Financial Professional” or “advisory representative”) of WPF. Information on your advisory representative can be found in our brochure supplements.

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Services, Fees and Compensation

Advisory Services

WealthPortrait Financial, LLC was formed in 2021 as a limited liability company in the State of Texas and its principal owner/officer is Joshua Stivers.

As of December 31, 2023, we had no regulatory assets under management. We offer financial planning and consulting services as a separate charge which is detailed in the Financial Planning Agreement. We either consult with you directly to obtain detailed financial information and other pertinent data. In providing investment advice to you and all of our clients, we consider:

- your financial situation,
- risk tolerance,
- investment horizon,
- liquidity needs,
- tax considerations,
- financial goals,
- income (current and potential),
- portfolio size,
- net worth,
- investment objectives, and
- any other issues important to your state of affairs.

You should notify us promptly if there are any changes in your financial situation or investment objectives. You should also notify us if you wish to impose any reasonable restrictions upon the management of your account.

Other Advisory Business

We provide the following services in addition to those described above under “Services, Fees and Compensation”.

Please contact your Financial Professional if you are interested in receiving the disclosure brochures that describe these services and their associated fees in greater detail.

Financial Planning

We can prepare and provide you with a written financial plan designed to help you achieve your financial goals and investment objectives. The preparation of such a plan will necessitate that you provide us with personal data such as:

- family records,
- budgeting,
- personal liability,
- estate information and
- additional financial goals.

The financial plan will include any or all of the following as requested or directed by you and agreed to by contract:

- asset protection,
- tax planning,
- business succession,
- strategies for exercising stock options,
- cash flow,
- education planning,
- estate planning and wealth transfer,
- charitable gifting,
- long-term care and disability planning,

- retirement planning,
- insurance planning, and
- risk management.

We do not provide accounting or legal advice. Should you choose to implement the recommendations contained in the plan, we suggest that you work closely with your attorney, accountant, insurance agent, and stockbroker. A separate Financial Planning Agreement will be executed, if applicable.

Fees and Compensation

Financial Planning Fee Schedule:

We charge either a \$225/hour rate or a fixed fee within the range of \$450 - \$4500 which is mutually agreed to in advance and detailed in the Financial Planning Agreement.

Financial Planning fees may be paid upon signing the Financial Planning Agreement, at the time of the delivery of the financial plan or in increments detailed in the Agreement. The payment option is agreed to by both the client and the Adviser.

At the sole discretion of Adviser, above fees may be discounted in consideration of specific client situations.

Account Requirements and Types of Clients

As a condition for starting and maintaining an financial planning relationship, we generally require a minimum portfolio size of \$100,000. We, at our sole discretion, may accept clients with smaller portfolios based upon certain factors including:

- anticipated future earning capacity,
- anticipated future additional assets,
- account composition,
- related accounts, and
- pre-existing client relationships.

We provide financial planning services primarily to individuals. We also provide services to high net worth individuals, pension and profit sharing plans, and charitable organizations.

Portfolio Manager Selection and Evaluation

At this time, the firm does not include in its financial planning services the selection or recommendation of portfolio managers nor does it include the evaluation of any particular portfolio manager.

Voting Client Securities

WealthPortrait™ Financial does not take any action or render any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which assets of the account may be invested when we review your holdings as part of our financial planning services..

In addition, we do not render any advice or take any action on your behalf with respect to securities or other investments held in any of your accounts, or the issuers thereof, which become the subject of any legal proceedings, including those under the Federal bankruptcy laws.

Investment Discretion

Since we only offer financial planning services, we do not exercise discretion over any accounts.

Client Information Provided to Portfolio Managers

We work with you to identify your investment goals and objectives as well as risk tolerance in order to create a financial plan designed to complement your financial situation and personal circumstances. We obtain this

information from you initially, annually, and as you inform us of any changes. Any information in your financial plan is not provided to any other party. You are, of course, free to share this with any third party as you wish.

Client Contact with Portfolio Managers

This section is not applicable to our business relationship.

Additional Information

Disciplinary Information

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

Other Financial Industry Activities and Affiliations

Mr. Stivers maintains a state licensed insurance agency. The agency sells fixed annuities, and life products.

Our advisory representatives are also licensed as registered representatives with Cabin Securities, Inc. They may also be licensed as insurance agents with various insurance companies. These arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation your Financial Professional can receive rather than based upon your needs. Selection

of specific programs, products, or investments may also result in an increase in the total fees and commissions received by the related entities.

You have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Code of Ethics; Participation or Interest in Client Transactions and Personal Trading

We have adopted a Code of Ethics (“Code”) to address the securities-related conduct of our advisory representatives and employees. The Code includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the Code and avoid any actual or potential conflict of interest, or any abuse of an advisory representative’s or employee’s position of trust and responsibility;
- that Financial Professionals may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making

process is paramount.

We will provide a copy of the Code to you or any prospective client upon request.

The personal securities transactions by us, your Financial Professional, and our employees may raise potential conflicts of interest when they trade in a security that is:

- owned by you or
- considered for purchase or sale by you.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our firm, advisory representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in WealthPortrait™ Financial, an advisory representative or employee receiving a better price than a client, where applicable.

Review of Accounts

We do not hold your accounts so any review of your accounts on a regular basis would be conducted by your adviser.

You are expected to notify us of any changes in your financial situation, investment objectives, or account restrictions. You may also directly contact the unaffiliated investment adviser managing the account or sponsoring the program.

Brokerage Practices, Client Referrals and Other Compensation We do not currently have any arrangements in place where we pay third parties for client referrals.

We do not have any soft dollar arrangements with any third parties.

Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and we have not been the subject of a bankruptcy proceeding.