

Nestvst Client Relationship Summary

Item 1: Introduction

Wealthdoor Asset Management LLC, doing business as **Nestvst**, is registered as an investment adviser with the Securities and Exchange Commission under the Investment Advisers Act of 1940. Brokerage and investment advisory services (and fees) differ. It is important you understand the differences. *Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.*

Item 2: Relationships and Services

“What investment services and advice can you provide me?”

We offer you a fully automated, robo-advisory service by means of a digital, interactive mobile software application (our “app”). The app designs a diversified portfolio of ETFs for each account personalized based on your investment goals and other data we gather. The app tracks progress toward your financial goal(s). The app rebalances your portfolio(s) periodically, if our app determines it would be appropriate. To use our services, you must utilize the broker-dealer and custodian we have selected. There is no minimum account size. Your portfolio(s) will be comprised solely of cash and ETFs selected from a large set of ETFs traded on U.S. stock exchanges, although you may exclude specific ETFs based on a conflict with your personal values or beliefs. The app exercises discretionary authority over your account(s). Human advice and consultation are not provided. *More detailed information about our services is available in items 4 and 7 of the Wealthdoor invest Brochure, available at <https://www.nestvst.com/advbrochure>.*

Visit <https://Nestvst.com/FAQ> for answers to these questions: “Given my financial situation, should I choose an investment advisory service? Why or why not?” and “How will you choose investments to recommend to me?” and “What is your relevant experience, including your license, education and other qualifications? What do these qualifications mean?”

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

“What fees will I pay?”

We charge you \$10 for opening an account, and we charge \$10 monthly thereafter in arrears for use of the Wealthdoor Invest platform. We also charge accounts of \$10,000 or more an asset-based fee each month in arrears of one-twelfth of one percent (1/12th x 1%) of average daily closing account value.

You can pay the monthly charges with a credit card, debit card, ACH transfer, Apple Pay®, or Google Pay®. We will deduct the asset-based fees from your account. We established these fees, and from time to time we may revise them.

This is not a wrap fee. In addition to our fixed fees, broker-dealer and custodial fees may be withdrawn from your account. Custodial charges apply to transfers and other services from Alpaca that you choose to initiate. Also, ETFs have expense ratios, ongoing charges which directly reduce the fund’s Net Asset Value per share, thereby reducing your account’s value. 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.

More detailed information about our fees and costs is contained in Item 5.A., B., C. and D. of the Nestvst Brochure Form ADV, Part 2A available at <https://www.nestvst.com/advbrochure>.

Visit <https://www.nestvst.com/crsfaq> for answers to these questions: “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 invested for me?”

“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. Here is an example to help you understand what this means:

- (1) **We require you to use a broker-dealer and custodian that satisfies our particular business needs. You may find other brokers or custodians offering additional investment types or charging lower fees.**

- (2) Automated advice does not cover some critical aspects of your financial life (e.g., human interaction, financial planning, outside assets, complex tax situations, or estate planning needs). You may need other financial professionals for those needs.
- (3) Our receipt of an asset-based fee presents a conflict of interest. This is because the more assets there are in a client's account, the more a client will pay in fees. Therefore, we have an incentive to encourage clients to increase the assets in their accounts. We address this conflict of interest by ensuring any such recommendations are in the client's best interest.

Answers to the questions "How might your conflicts of interest affect me, and how will you address them?" and detailed information on conflict of interests are available at <https://www.nestvst.com/crsfaq>.

"How do your financial professionals make money?"

We receive the fixed and asset-based fees you pay us. We pay compensation to our financial professionals that bear no relationship to the investment advisory fees we receive.

Item 4: Disciplinary History

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

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

Visit <https://www.nestvst.com/crsfaq> regarding the questions: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

Item 5: Additional Information

You can find our current Client Relationship Summary at <https://Nestvst.com>.

For additional information on our investment advisory services, see our Form ADV brochure. We maintain our current Form ADV brochure and any brochure supplements on our public website at <https://www.nestvst.com/advbrochure>.

You can call us at 832-592-1760 to request up-to-date information and request a copy of our client relationship summary.

Visit <https://www.nestvst.com/crsfaq> regarding these questions: "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?"