

FinanceHQ LLC
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FORM ADV PART 2A
BROCHURE

This brochure provides information about the qualifications and business practices of FinanceHQ LLC. If you have any questions about the contents of this brochure, contact us at 415-234-3727. 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 FinanceHQ LLC is available on the SEC's website at www.adviserinfo.sec.gov.

FinanceHQ LLC is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

FinanceHQ LLC has the following material changes to report. Material changes relate to FinanceHQ LLC's policies, practices or conflicts of interests.

- FinanceHQ LLC updated their fees. (Item 5)

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Item 4 Advisory Business

Description of Firm

FinanceHQ LLC (hereinafter referred to as "FinanceHQ") is organized as a limited liability company ("LLC") under the laws of the State of Delaware. Based in Coral Gables, FL, we began conducting business in 2023. We are owned by our parent company Wilbur Labs LLC.

Adviser Referral Services

FinanceHQ serves as an adviser for investors (our "Clients") seeking introductions to third-party investment advisers ("Advisers"). We are engaged in the business of providing advice to our Clients regarding which Advisers within our network are best suited to help them based on the Client's existing financial and demographic makeup as well as financial needs. We are compensated for providing this advice directly from the Adviser we refer our Client to.

Our Internet-based advisory business is limited to providing Clients with an interactive online platform at <https://financehq.com> to refer Clients to Advisers. We require Clients in search of an adviser referral to complete an online questionnaire and use that information to best match them to third-party financial advisers who have agreed to be matched to Clients of our website ("Advisers" or our "Adviser Network"). The questionnaire is comprised of 10-12 questions which focus on the Client's self-reported personal financial information, location, required services and current adviser relationship. Questions include:

- What would you like help with (selecting up to two topics such as "Retirement planning", "Investment checkup", "Estate planning", "Home buying", and "Education savings")?
- Are you currently working with a financial adviser?
- In what year were you born?
- Are you married?
- Do you have children or other dependents?
- Are you a homeowner?
- Where do you live (by zip code)?
- What are your savings and investable assets?
- What is your annual household income?

FinanceHQ evaluates Advisers through its stringent due diligence process and assessment of suitability. We screen Advisers for current state or federal registration status, disciplinary history, educational background, relevant financial planning experience, advisory services offered and geographic location. We also interview them to determine financial planning areas of expertise and client fit. FinanceHQ uses a proprietary algorithm within its platform to make Adviser recommendations to our Clients based on appropriateness and suitability. If after reviewing the client questionnaire our algorithm determines there is no Adviser within our network that is a proper fit for the Client's needs, we will not recommend an Adviser match.

FinanceHQ's service is limited to providing general education and making Client referrals to other registered investment advisers. It is solely the responsibility of the Client to determine whether to meet with and/or retain an Adviser.

It is the responsibility of the Clients and the Advisers they engage to determine what types of investment and financial planning strategies are suitable for the Client. FinanceHQ makes no representation regarding the Adviser's ability to perform any financial services.

FinanceHQ does not participate in the management of any Client's account by an Adviser. We do not manage Client funds, provide advice regarding specific investments or hold custody of assets.

Wrap Fee Programs

We do not participate in any wrap fee program.

Types of Investments

We do not provide continuous and regular supervisory or management services to client assets and therefore we do not offer advice as to any particular types of investments.

Assets Under Management

We do not provide continuous and regular supervisory or management services to client assets and; therefore, we do not have any assets under management.

Item 5 Fees and Compensation

Selection of Other Advisers

FinanceHQ LLC does not charge any fees to Clients for the Service.

FinanceHQ LLC charges a monthly fixed fee of \$99 to the Advisers who utilize our service. In addition, FinanceHQ LLC will receive either a fixed fee per lead or a referral fee from the Advisers with whom the Client is matched based on FinanceHQ LLC's contracted agreement with the Adviser. FinanceHQ LLC will receive a fixed fee of \$100 to \$2,500 per lead, based on the amount of investable assets a Client self-reports to us. In some cases, in lieu of a fixed fee per lead, FinanceHQ may receive a referral fee if the referred Client enters into an advisory relationship with one of the recommended Advisers. In this case, that Adviser will pay FinanceHQ a portion of the fee it charges to its clients. All of the fee arrangements are mutually agreed upon between FinanceHQ LLC and the Advisers. The Advisers are not affiliated with FinanceHQ LLC.

If a Client decides to hire an Adviser referred by the Service, the User will pay fees to that Adviser based on the services the Adviser provides to the User and the terms and conditions of any investment management and advisory agreements between the Client and the Adviser. Users should refer to the ADV Part 2A Brochure for the Adviser to learn more about fees they may incur related to Adviser's services.

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

FinanceHQ LLC does not charge any performance fees as it does not manage any assets.

Item 7 Types of Clients

Finance HQ matches our Clients who are individual investors with suitable third-party investment advisers that are registered either with the SEC or one or more states securities regulators. There are no minimum requirements for Clients who use the FinanceHQ platform. Our Clients include individual investors, including high net worth individuals, who are seeking a referral to one of the unaffiliated Advisers in our Adviser Network.

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

FinanceHQ does not provide supervisory or management services to Client assets.

We conduct due diligence on Registered Investment Advisers ("RIA") and their Investment Adviser Representatives ("IAR") who apply to join our adviser network. Our vetting process includes a list of requirements such as: 1) no material disciplinary disclosures; 2) minimum FINRA license qualifications or CFP designation; 3) appropriate digital presence; 4) financial planning focus; and 5) advanced degrees and/or designations such as MBA, CPA or CFA. We review the RIA's CRD record, Form U4, Form ADV Part 2B and any questionnaire responses. We also consider any thought pieces published by the RIA, as well as its digital media presence, website and general information available via internet search.

If after conducting our due diligence we deem the RIA and its IARs meet our Adviser criteria, we approve the RIA and its IARS and make them part of our Adviser Network. FinanceHQ cannot ensure that referred Advisers in our network will perform as expected or desired and we do not have any control over day-to-day operations of any recommended Advisers.

An Adviser referral to a User by FinanceHQ does not guarantee that a User's financial goals will be attained by the referred Adviser. Users should refer to any selected Adviser's ADV Part 2A and understand the inherent risks associated with any type of investments they participate in. FinanceHQ cannot guarantee Adviser performance nor ensure the Adviser does not engage in unreported risks, investment style "drift" or even regulatory breaches/fraud.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a Client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

Item 10 Other Financial Industry Activities and Affiliations

We have not provided information on other financial industry activities and affiliations because we do not have any relationship or arrangement that is material to our advisory business or to our clients with any of the types of entities listed below:

1. broker-dealer, municipal securities dealer, or government securities dealer or broker;
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund);
3. other investment adviser or financial planner;
4. futures commission merchant, commodity pool operator, or commodity trading adviser;
5. banking or thrift institution;
6. accountant or accounting firm;
7. lawyer or law firm;
8. insurance company or agency;
9. pension consultant;
10. real estate broker or dealer; and/or
11. sponsor or syndicator of limited partnerships.

FinanceHQ LLC's online platform algorithm will select unaffiliated Advisers based on the Client's needs and suitability. We will receive compensation from the Adviser for recommending that the Client consider their services. These compensation arrangements present a conflict of interest because we have a financial incentive to recommend the services of the Adviser. The Client is not obligated, contractually or otherwise, to employ the services of any Adviser we recommend.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect the Client's interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with our clients. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, nonpublic information about our Clients by persons associated with our firm.

Clients or prospective Clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm has any material financial interest in Client accounts or transactions.

Item 12 Brokerage Practices

FinanceHQ LLC does not select or recommend broker dealers or custodians. However, we do recommend Advisers who may recommend these providers as a part of a Client's relationship with that Adviser. Clients should discuss brokerage practices with the Advisers they engage.

Item 13 Review of Accounts

We will not select or recommend broker-dealers or custodians for any securities transactions in relation to the management of our Clients' accounts. This item is not applicable to the business activities of FinanceHQ.

Item 14 Client Referrals and Other Compensation

FinanceHQ LLC is compensated by the Advisers as discussed in Item 5.

Item 15 Custody

FinanceHQ LLC does not accept or maintain any Client accounts. Therefore, FinanceHQ does not have custody of any Client funds or securities.

Item 16 Investment Discretion

Form ADV Part 2A requires registered investment advisers to disclose whether or not they accept discretionary authority to manage client accounts. We do not manage Client accounts.

Item 17 Voting Client Securities

FinanceHQ LLC does not manage Client assets and does not accept proxy voting authority for any Client. FinanceHQ does not provide advice regarding proxy solicitations. FinanceHQ LLC encourages Clients to discuss proxy voting and class action policies and procedures with the Adviser they engage.

Item 18 Financial Information

FinanceHQ does not charge Clients to use its online platform nor does it charge Clients a fee of any kind.

FinanceHQ has never filed for bankruptcy and is not aware of any financial condition that is expected to affect its ability to meet its obligations to Clients.