

We Financial Group LLC

Firm CRD# 298549

Form ADV Part 2A – Disclosure Brochure

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This brochure provides information about the qualifications and business practices of We Financial Group LLC. If you have any questions about the contents of this brochure, please contact us at (415) 994 9767.

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. Registration as a registered investment advisor does not imply a certain level of skill or training.

Additional information about We Financial Group LLC, CRD #298549 also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of We Financial Group.

We Financial Group believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide its clients with complete and accurate information at all times. We Financial Group encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material changes: We Financial Group LLC has updated its principal place of business address. Please see Item 1 for details.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of We Financial Group.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Item 4 Advisory Business Description of Advisor Firm.

We Financial Group is a Limited Liability Company that was formed as of April 12, 2018, and is registered as an Investment Adviser with the Securities Exchange Commission as of January 2025. Registration does not imply a certain level of skill or training. The principal owner of the firm is Guillaume Decalf, President. The firm offers financial consulting and discretionary investment advisory services to individuals. For a more complete description of these services see Item 4B.

Types of Advisory Services

Investment Management Services

We are in the business of managing investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We may also review and discuss a client's prior investment history, as well as family composition and background. For further information please refer to Items 8 and 16 of this brochure.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Unmanaged client assets will not be included in the management fee calculation. For further information please refer to Item 5 of this brochure.

Investment Management Services - Selection of Other Advisers

When suitable for the client, We Financial Group may direct clients to third-party investment advisers (outside managers/sub-advisers). Before selecting other advisers for clients, We Financial Group will verify that all recommended advisers are properly registered notice filed or exempt in the states where We Financial Group is recommending the adviser to clients. We Financial Group and the client will work together to develop an investment strategy that aligns with the client's IPS, while the third-party adviser actively trades, rebalances accounts, and manages tax-loss harvesting. In addition, annual due diligence is executed to ensure outside managers are in compliance with all contractual provisions between We Financial Group and its clients.

SEEDS INVESTOR LLC (CRD # 308909/SEC # 801-124693)

When suitable for clients, We Financial Group will recommend Seeds Investor LLC to manage assets. Seeds was started in 2019 by Zach and Michael Conway, financial advisors who needed technology and tools necessary to serve a fast-evolving client base. Seeds Investor is a Registered Investment Advisor ("RIA"), located in the State of New York. Seeds provides investment advisory and related services for clients nationally. Seeds will maintain all applicable registration and licenses as required by the various states in which Seeds conducts business, as applicable. Seeds renders individualized responses to persons in a particular state only after complying with all regulatory requirements, or pursuant to an applicable state exemption or exclusion.

SyntheticFi LLC (CRD # 330200/SEC # 801-129765)

We Financial Group may also recommend SyntheticFi products when suitable for clients. SyntheticFi is an SEC-Registered Investment Advisor located in the State of California and primarily focuses on the use of options as an alternative borrowing strategy. SyntheticFi will maintain all applicable registration and licenses as required by the various states in which SyntheticFi conducts business, as applicable.

Estate Planning

We offer Estate Planning services for our clients to assist with general information as it applies to reviews of existing plans, gathering information needed to provide outside firms in the creation of documents, and updating existing plans for clients.

The fees associated with estate planning related services are separate and in addition to your ongoing financial planning or advisory fees and are disclosed in Item 5. Depending on the client's needs and desires for estate planning document review, preparation, or updates, we will engage with EncorEstate Plans, a third-party scrivener service, or estate planning attorneys.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

Cash Flow and Debt Management

We will conduct a review of your income and expenses to determine your current surplus or deficit along

with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save the desired amount.

College Savings: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included.

Financial Goals: We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

Investment Analysis: This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account.

Educational Workshops

We provide educational seminar sessions involving personal finance and investing. Topics may include issues related to general financial planning, educational funding, estate planning, retirement strategies, and various other current economic or investment topics. Our workshops are educational in nature and do not involve the solicitation of insurance or investment products.

Clients Tailored Services and Client Imposed Restrictions

We Financial Group will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

Wrap Fee Programs

We Financial Group does not provide portfolio management services to wrap fee programs.

Assets Under Management

As of December 31, 2025, We Financial Group has \$127,435,763 in discretionary assets under management and no non-discretionary assets under management. Assets under management are referred to third-party investment advisers with the exception of 401ks.

Item 5 Fees and Compensation

Method of Compensation and Fee Schedule and Client Payment of Fees

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees (without penalty). How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

\$5,000 + 0.7% of the AUM with a maximum of 2%.

The annual fee of \$5,000 + 0.7% is prorated and paid in arrears on a quarterly basis. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value based on the average daily balance of the account during the previous quarter. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. Clients with multiple accounts will automatically be combined and billed as a household to receive a lower tiered fee schedule. We Financial Group and its third party may recommend stocks, bonds, mutual funds or Exchange traded funds. Unmanaged or static client assets will not be included in the Adviser's management fee calculation. For partial billing periods the fee will be prorated based upon the number of days the account was open during the billing period. All advisory fees are negotiable. Lower fees for comparable services may be available from other sources.

Advisory fees are directly debited from client accounts, or the client may choose to pay by electronic transfer. For fees paid by electronic funds transfer, we use an independent 3rd party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will use their own secure portal in order to make payments. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Should the client terminate the relationship with the Adviser before We Financial Group completes the client's written financial plan or analysis, We Financial Group will deliver completed portions of any documents to the client. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Note: For clients invested in ultra short-term bonds or equivalent, instead of being charged the investment management fee listed above, there is a fixed fee of 0.50% applied to the account. The assets will be segregated into a separate account for the purposes of fee administration. Please see Item 8 below for risks associated with this security. Clients engaged in CitizenMint's services will be charged an additional flat fee of \$400.

Clients engaging in SyntheticFi's box spread loan are charged an additional fee of 0.2%. Total client fees will not exceed 3% of assets under management when a third-party investment adviser is used.

Estate Planning (EncorEstate Plans)

The fees for estate planning will be determined based on the complexity of the planning services needed.

Trust-based Plan: \$1,990 (Deeds transfer may have additional fees).

The fees may be negotiable in certain cases, will be agreed to at the start of the engagement, and are due at when the questionnaire is sent to the lawyers. We Financial Group will not bill an amount above \$500.00 more than 6 months or more in advance. This service may be terminated with 30 days' notice. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client. Clients are not required to utilize any third-party products or services that we may recommend, and they can receive similar services from other professionals at a similar or lower cost.

Financial Planning (Hourly) - We Plan

Financial Planning will generally be offered on an hourly basis, at a fee up to \$400 per hour paid in arrears. At the conclusion of each hour working, an invoice is generated and provided to the client. We Financial Group will not bill an amount above \$500.00 more than 6 months or more in advance. Fees for this service may be paid by electronic funds transfer. Fees for this service are negotiable. Hourly fees are directly debited from client accounts, or the client may choose to pay by electronic transfer. For fees paid by electronic funds transfer, we use an independent 3rd party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will use their own secure portal in order to make payments. Fees will be paid through "one- time payment" requests for each billing period.

This service may be terminated with 30 days' notice. Should the client terminate the engagement with We Financial Group prior to the completion of the client's written financial plan, the portion of the plan that has been completed will be delivered to the client and no additional fees will be charged. Clients that receive investment management services will receive financial planning at no additional cost. Lower fees for comparable services may be available from other sources.

Educational Workshops

While certain webinar may be complimentary, workshop attendees may be assessed a fee ranging from \$50 to \$50,000. Frequently these sessions will be paid by an event sponsor, such as an employer or an association. The workshop fee, if any, will be announced in advance and will be determined by the length of the event, the number and expertise of the presenters involved, and whether or not educational materials are being provided. Payment is typically on the first day of the scheduled workshop, unless the sponsor is to be invoiced based on an attendance roster.

Additional Client Fees Charged

All fees paid to We Financial Group for investment advisory services are separate and distinct from the expenses charged by ETF or mutual funds. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. We Financial Group and its Adviser or investment adviser representatives do not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

At no time will We Financial Group accept or maintain custody of a client's funds or securities except for authorized fee deduction. Client is responsible for all custodial, securities and brokerage execution fees charged by the custodian and executing broker-dealer. The Advisors fee is separate and distinct from the custodian and execution fees. See Item 12 Brokerage Practices, for further information of brokerage and transaction costs.

Prepayment of Client Fees

There is no prepayment of client fees in any services listed above.

External Compensation for the Sale of Securities to Clients

Not applicable to We Financial Group or its supervised person.

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

We Financial Group does not charge performance-based fees and therefore does not engage in side-by-side management. This question is not applicable.

Item 7 Types of Clients and Minimum Account Size

We Financial Group services individuals and high net worth individuals.

We Financial Group does not require a minimum account size. Exceptions can be made on a case-by-case basis.

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

The Advisor utilizes fundamental, technical or cyclical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions and to calculate its credit risk. The risk assumed is that the market will fail to

reach expectations of perceived value.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

Cyclical analysis of economic cycles is used to determine how these cycles affect the returns of an investment, an asset class or an individual company's profits. Cyclical risks exist because the broad economy has been shown to move in cycles, from periods of peak performance followed by a downturn, then a trough of low activity. Between the peak and trough of a business or other economic cycle, investments fall in value to reflect the uncertainty surrounding future returns as compared with the recent past. The risks with this strategy are two-fold 1) the markets do not always repeat cyclical patterns and 2) if too many investors begin to implement this strategy, it changes the very cycles they are trying to take advantage of.

The investment strategies the Advisor will implement include long term purchases of securities held at least for one year; short term purchases for securities sold within a year; trading of securities sold within 30 days, and short sales.

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

Investment Strategy and Method of Analysis Material Risks

The methods of analysis and investment strategies followed by We Financial Group are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

Security Specific Material Risks

The Advisor does primarily recommend that clients invest in exchange listed securities and/or mutual funds. Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. A fund's investment objective and its holdings are influential factors in determining how risky a fund is. Reading the prospectus will help you to understand the risk associated with that particular fund. Generally speaking, risk and potential return are related. This is the risk/return trade-off. Higher risks are usually taken with the expectation of higher returns at the cost of increased volatility. While a fund with higher risk has the potential for higher return, it also has the greater potential for losses or negative returns. The school of thought when investing in mutual funds suggests that the longer your investment time horizon is the less affected you should be by short-term volatility. Therefore, the shorter your investment time horizon, the more concerned you should be with short-term volatility and higher risk. Additionally, many investments require clients to be classified as accredited investors.

Accredited Investor status is described as follows:

A person or couple must meet one of the following specifications to be considered an accredited investor:

- Individual income of \$200,000, or joint income of \$300,000 for the last two years and expect to earn the same amount or more in the current year
- Joint or individual net worth is above \$1 million, excluding the primary residence
- Individual is a general partner, executive officer, director or combination of these for the entity issuing the unregistered securities.

Below is a list of some of the risks to consider when investing.

Call Risk. The possibility that falling interest rates will cause a bond issuer to redeem—or call—its high-yielding bond before the bond's maturity date.

Country Risk. The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.

Credit Risk. The possibility that a bond issuer will fail to repay interest and principal in a timely manner. Also called default risk.

Currency Risk. The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.

Income Risk. The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.

Industry Risk. The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.

Inflation Risk. The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation-adjusted returns.

Interest Rate Risk. The possibility that a bond fund will decline in value because of an increase in interest rates.

Leverage Risk. The possibility that using borrowed capital to increase investment exposure may amplify both gains and losses. Leverage can magnify the effects of market movements, leading to greater volatility and the potential for significant losses, even with small adverse changes in market conditions.

Manager Risk. The possibility that an actively managed mutual fund's investment adviser will fail to

execute the fund's investment strategy effectively resulting in the failure of stated objectives.

Market Risk. The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.

Principal Risk. The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

Other general risks to consider when investing are:

Asset Class Risk. Securities in your portfolio(s) or in underlying investments such as mutual funds may underperform in comparison to the general securities markets or other asset classes.

Concentration Risk. To the extent that We Financial Group recommends portfolio allocations that are concentrated in a particular market, industry or asset class, your portfolio is susceptible to loss due to adverse occurrences affecting that market, industry, or asset class.

Equity Securities Risk. Equity securities are subject to changes in value that are attributable to market perception of a particular issuer or general stock market fluctuations that affect all issuers. Investments in equity securities are more volatile than other types of investments.

Growth Securities Risk. Growth companies are companies whose earnings growth potential appears to be greater than the market, in general, and whose revenue growth is expected to continue over an extended period. Stocks of growth companies or "growth securities" have market values that are more volatile than those of other types of investments. Growth securities typically do not pay a dividend, which helps cushion stock prices in market downturns and reduce potential losses.

Issuer Risk. Your account's performance depends on the performance of individual securities in which your account invests. Any issuers performing poorly, causing the value of its securities to decline. Poor performance is caused by poor management decisions, competitive pressures, changes in technology, disruptions in supply, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Changes to the financial condition or credit rating of an issuer of those securities causes the value of the securities to decline.

Management Risk. The performance of your account is subject to the risk that our investment management strategy will not produce the intended results.

Market Risk. Your account will lose money over short periods due to short-term market movements and over longer periods during market downturns. The value of a security declines due to general market conditions, economic trends, or events that are not specifically related to the issuer of the security or to factors that affect a particular industry or industries. During a general downturn in the securities markets, multiple asset classes are negatively affected.

Political Risk. Government decisions can damage the value of your investments. Changes to social security, benefits law, and tax law impact your financial decisions. Any foreign investments are impacted

by the decision of their local governments.

Market Trading Risks. Your investment account faces numerous market trading risks, including the potential lack of an active market for investments held in your account and losses from trading in secondary markets.

Passive Investment Risk. We Financial Group uses a passive investment strategy that is not actively managed where we do not attempt to take defensive positions in declining markets.

Larger Company Securities Risk. Securities of companies with larger market capitalizations underperform securities of companies with smaller and mid-sized market capitalizations in certain economic environments. Larger, more established companies might be unable to react as quickly to new competitive challenges, such as changes in technology and consumer tastes. Some larger companies are unable to grow at rates higher than the fastest growing smaller companies, especially during extended periods of economic expansion.

Short Selling Risk. Short selling is highly risky. Short selling stocks generate unlimited losses while the upside is capped, as the price of a stock can in theory rise infinitely but cannot drop below zero. Over the long term, stock prices overall tend to rise rather than fall. As a result, short selling is against the overall direction of the market. Shorting stocks also involves using borrowed money, which creates leverage risk. This strategy is also subject to the risk of inaccurate timing. Even if the price of a stock falls substantially eventually, the price could rise in the near term, leading to losses for the short sellers.

Tax Loss Harvesting. Tax-loss harvesting involves certain risks, including, among others, the risk that the new investment could have higher costs than the original investment and could introduce portfolio tracking error into your accounts.

Liquidity Risk. A security is not able to be sold at the time desired without adversely affecting the price.

Regulatory Risk. Changes in government regulations adversely affect the value of a security. An insufficiently regulated industry or market might also permit inappropriate practices that adversely affect an investment.

Smaller Company Securities Risk. Securities of companies with smaller market capitalizations, historically, tend to be more volatile and less liquid than larger company stocks. Smaller companies have no or relatively short operating histories or be newly public companies. Some of these companies have aggressive capital structures, including high debt levels, or are involved in rapidly growing or changing industries and/or new technologies, which pose additional risks.

Small Firm Risk. We Financial Group is reliant on research from Wall Street's leading firms—including hedge funds—to help us in our investment decisions. In addition, we do not have the financial resources that other, larger firms have to invest in market data systems or industry consultants to provide insight on specific companies or industries in which we invest.

Exchange-Traded Funds (ETFs). ETFs are investment companies that are legally classified as open-end

mutual funds or UITs. However, they differ from traditional mutual funds, in particular, in that ETF shares are listed on a securities exchange. Shares can be bought and sold throughout the trading day like shares of other publicly traded companies. ETF shares trade at a discount or premium to their net asset value. This difference between the bid price and the ask price is often referred to as the “spread.” The spread varies over time based on the ETF’s trading volume and market liquidity and is generally lower if the ETF has a lot of trading volume and market liquidity and higher if the ETF has little trading volume and market liquidity. Although many ETFs are registered as an investment company under the Investment Company Act of 1940 like traditional mutual funds, some ETFs, in particular those that invest in commodities, are not registered as an investment company.

Exchange-Traded Notes (ETNs). An ETN is a senior unsecured debt obligation designed to track the total return of an underlying market index or other benchmark. ETNs are be linked to a variety of assets, for example, commodity futures, foreign currency and equities. ETNs are similar to ETFs in that they are listed on an exchange and can be bought or sold throughout the trading day. However, an ETN is not a mutual fund and does not have a net asset value; the ETN trades at the prevailing market price. Some of the more common risks of an ETN are as follows. The repayment of the principal, interest (if any), and the payment of any returns at maturity or upon redemption are dependent upon the ETN issuer’s ability to pay. In addition, the trading price of the ETN in the secondary market is adversely impacted if the issuer’s credit rating is downgraded. The index or asset class for performance replication in an ETN may or may not be concentrated in a specific sector, asset class or country and therefore carry specific risks. It is important to note that no methodology or investment strategy is guaranteed to be successful or profitable. Investing in securities involves the risk of loss that clients should be prepared to bear.

BOXX ETF: The Alpha Architect 1-3 Month Box ETF (the “Fund”) seeks to provide investment results that, before fees and expenses, equals or exceeds the price and yield performance of an investment that tracks the 1-3 month sector of the United States Treasury Bill market. Alpha Architect 1-3 Month Box ETF (the “Fund”) is an actively managed exchange-traded fund (“ETF”) whose investment objective is to provide investment results that, before fees and expenses, equal or exceed the price and yield performance of an investment that tracks the 1-3 month sector of the United States Treasury Bill market. To do so, the principal investment strategy of the Fund will be to utilize an exchange-listed options strategy called a box spread (“Box Spread”). In order to accomplish its investment goals, the Fund may utilize either standard exchange listed options or FLEXible EXchange® Options (“FLEX Options”) or a combination of both.

In general, an option contract is an agreement between a buyer and seller that gives the purchaser of the option the right to buy or sell a particular asset at a specified future date at an agreed upon price, commonly known as the “strike price.” In the case of a “call option”, the purchaser has the right to buy the particular asset and the seller of a “call option” has the obligation to deliver the particular asset at the strike price. In the case of a “put option”, the purchaser has the right to sell the particular asset and the seller of a “put option” has the obligation to deliver the particular asset at the strike price. A Box Spread is the combination of a synthetic long position coupled with an offsetting synthetic short position through a combination of options contracts on an equity security or an equity index at the same expiration date. The synthetic long consists of buying a call option and selling a put option on the same security or index where the call option and put option share the same strike and expiration date (a “Synthetic Long”).

When purchasing a Box Spread, the Synthetic Long will have a strike price that is less than the strike price for the Synthetic Short. The difference between the strike prices of the Synthetic Long and the Synthetic Short will determine the expiration value (or value at maturity) of the Box Spread. The synthetic short consists of buying a put option and selling a call option on the same security or index with the same expiration date as the synthetic long but using a different strike price (a “Synthetic Short”). When purchasing a Box Spread, the Synthetic Long will have a strike price that is less than the strike price for the Synthetic Short. The difference between the strike prices of the Synthetic Long and the Synthetic Short will determine the expiration value (or value at maturity) of the Box Spread. An important feature of the Box Spread construction process is the elimination of risk tied to underlying market movements associated with the underlying option’s security or equity index. As displayed in the diagram below, the Box Spread return stays constant no matter how low or how high the underlying option’s security or equity index price moves. Once the Box Spread is initiated, its return from the initiation date of such Box Spread through its expiration date will generally not change.

Item 9 Disciplinary Information

Clients need to be aware that neither We Financial Group nor its management person have had any legal or disciplinary events, currently or in the past.

Item 10 Other Financial Industry Activities and Affiliations Broker-Dealer or Representative Registration

We Financial Group is not a broker-dealer nor is its management person a registered representative of a broker- dealer.

Futures or Commodity Registration

We Financial Group does not have an application pending as a futures commission merchant, commodity pool operator, or a commodity trading advisor, or as an associated person of the foregoing entities.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

We Financial may recommend that clients receive money coaching services provided by The Savvy Life. We Financial does not receive compensation for referring clients to this third party, and clients are not obligated to use the services of The Savvy Life.

We Financial Group does not currently have any other relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, 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, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

Recommendation or Selection of Other Investment Advisers and Conflicts of Interest

As referenced in Item 4 of this brochure, We Financial Group recommends Clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, We Financial Group will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

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

Code of Ethics Description

We Financial Group has adopted as an industry best practice a Code of Ethics. We Financial Group has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. In addition, the Code of Ethics governs personal trading by each employee of We Financial Group deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of We Financial Group are conducted in a manner that avoids any conflict of interest between such persons and clients of the adviser or its affiliates. We Financial Group collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. We Financial Group maintains a code of ethics and they will provide a copy to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

We Financial Group does not currently have any material financial interest involving its recommendations to clients therefore this question is not applicable.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

We Financial Group and/or its investment advisory representative from time-to-time purchase or sell products that they recommend to clients. This practice presents a conflict where, because of the information the Adviser has, the Adviser or its related person are in a position to trade in a manner that adversely affect clients (e.g., place their own trades before or after client trades are executed in order to benefit from any price movements due to the clients' trades). In addition to affecting the Adviser's or its related person's objectivity, these practices by the Adviser or its related person also harm clients by adversely affecting the price at which the clients' trades are executed. To mitigate this conflict, We Financial Group and/or its investment advisory representative have a fiduciary duty to put the interests of their clients ahead of their own. The Adviser has adopted the following procedures in an effort to minimize such conflicts: The Adviser requires its related persons/access persons to preclear all transactions in their personal accounts with the Chief Compliance Officer, Guillaume Decalf, who may deny permission to execute the transaction if such transaction will have any adverse economic impact on one of its clients. All of the Adviser's related persons are required to disclose their securities transactions on a quarterly basis and holdings on an annual basis. All of the Adviser's related persons are also required to provide broker confirmations of each transaction in which they engage and a monthly certification of such transactions. Trading in employee accounts will be reviewed by the Chief Compliance Officer and compared with transactions for the client accounts. Also, the investment advisory representative is required to adhere to We Financial Group's Code of Ethics as outlined above in Item

11A.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

See the response to Item 11C above.

Item 12 Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

We Financial Group will recommend Schwab to be used based on execution and custodial services offered, cost, quality of service and industry reputation. The Advisor will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion.

Charles Schwab & Co., Inc.

Advisor participates in Schwab's institutional customer program and recommends Schwab to Clients for custody and brokerage services. Schwab Institutional is a division of Schwab member FINRA/SIPC. Schwab is an independent and unaffiliated SEC- registered broker-dealer.

There is no direct link between Advisor's participation in the program and the investment advice it gives to its clients, although Advisor receives economic benefits through its participation in the program that are typically not available to Schwab. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors.

Schwab pays for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by Schwab through the program benefit Advisor but may not benefit its client accounts. These products or services can assist advisors in managing and administering accounts, including accounts not maintained at Schwab. Other services made available by Schwab are intended to help advisors manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to Schwab. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a conflict of interest that can indirectly influence the Advisor's choice of Schwab for custody and brokerage services.

The products and services described above are provided as part of the overall relationship with Schwab. While as a fiduciary, the Advisor endeavors to act in its clients' best interests, the receipt of these benefits creates a conflict of interest because the firm's recommendation that clients custody their assets at the custodian based, in part, on the benefits and of the foregoing products and services and not solely on the

nature, cost or quality of custody or brokerage services provided.

Interactive Brokers

Securities transactions may also be executed through Interactive Brokers, member FINRA/SIPC/NYSE. Interactive Brokers maintains custody of our clients' assets and effects securities transactions for our investment management client accounts. The commissions charged by Interactive Brokers are competitive with similarly situated retail broker-dealers offering the same variety of securities to clients.

Research and Other Soft Dollar Benefits.

We Financial Group receives proprietary research services or other products as a result of recommending Schwab which results in the client paying higher commissions than those obtainable through other brokers. If the Advisor does receive such products or services, it will follow procedures which ensure compliance with Section 28(e) of the Securities Exchange Act of 1934 or applicable state securities rules.

We also receive soft dollar benefits by nature of our relationship with Interactive Brokers. Interactive Brokers offers products or services other than execution that assist our firm in managing and administering client accounts. These may include software and other technology that provides access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), facilitate payment of our fees from clients' accounts, and assist with back-office functions, record keeping and client reporting. These services may be used to service all or a substantial number of client accounts, including accounts not maintained at Interactive Brokers.

The firm seeks to obtain the most favorable net results for clients' price, execution quality, services, and commissions. Although the firm seeks competitive commission rates, it will pay commissions on behalf of clients which may be higher than those available from other brokers in order to receive other services. The firm enters into such transactions so long as it determines in good faith that the amount of commission paid was reasonable in relation to the value of the brokerage and research services provided by the broker. The services considered in this determination of reasonableness include (1) advice, either directly or through publications or writing, as to the value of securities, the advisability of investing in, purchasing or selling securities, and the availability of securities or purchasers or sellers of securities; (2) analysis and reports concerning issuers, industries, securities, economic factors and trends, portfolio strategy, and the performance of accounts; or (3) effecting securities transactions and performing functions incidental thereto. Such research furnished by broker-dealers are used to service any or all of We Financial Group's clients and used in connection with accounts other than those that pay commissions to the broker-dealers providing the research. In particular, third-party research provided by broker-dealers used to benefit all of the firm's clients. This creates a conflict of interest in that the firm has an incentive to select or recommend a broker-dealer based on its interest in receiving the research or other products or services, rather than on the clients' interest in receiving most favorable execution.

Charles Schwab PCRA

We offer Personal Choice Retirement Accounts (PCRA) through Schwab Advisor Services. PCRA's are retirement accounts of participants who have been allowed to move a portion of their retirement plan

assets to a self-directed account to be managed separately by We Financial Group via an asset management agreement.

A PCRA account could benefit those inside of a Schwab-custodial retirement plan who are seeking a wider range of investments and more active account management. A plan participant can engage We Financial Group to implement customizable and personal allocations, as well as provide ongoing professional investment and planning advice.

Brokerage for Client Referrals

We Financial Group does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Directed Brokerage

We Financial Group recommends that all clients use Schwab for execution and/or custodial services. Schwab is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to We Financial Group to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, We Financial Group has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. We Financial Group's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. We Financial Group may not necessarily pay the lowest commission or commission equivalent as specific transactions involve specialized services on the part of the broker.

Your assets must be maintained in an account at a custodian, generally a broker dealer (Percent) or bank. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for the account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, ETFs, etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services

- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate prices
- Reputation, financial strength, security and stability
- Dedicated service team and local personnel
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below

We Financial Group will allow clients to direct brokerage at the Advisor's sole discretion. Clients need to be aware that if they direct We Financial Group to a particular broker-dealer for execution We Financial Group will be unable to achieve most favorable execution of client transactions. Directing brokerage costs clients more money than if We Financial Group were to execute transactions at the broker-dealer where it has an established relationship. The client pays higher brokerage commissions because We Financial Group is not able to aggregate orders to reduce transaction costs or the client receives less favorable prices.

Aggregating Securities Transactions for Client Accounts

We Financial Group combines orders into block trades when more than one account is participating in the trade in Schwab. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g., for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of We Financial Group's investment advisory agreements. Equity trades are blocked based upon fairness to clients, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability can be limited. Open orders are worked until they are completely filled, which can span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. We Financial Group could allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13 Review of Accounts

Investment advisory client accounts are monitored on an ongoing basis and formal client reviews are conducted at least annually. Client accounts and Financial Plans or written reports are reviewed by Guillaume Decalf, President. The nature of the review is to determine if the client account is still in line with the client's stated objectives.

Financial Plans or written reports, once prepared and delivered to the client are not reviewed again

unless the client requests a financial plan or written report be updated.

The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from mutual funds, asset managers, trust companies or other custodians, insurance companies, broker-dealers and others who are involved with client accounts. We Financial Group does not provide written reports to clients.

Item 14 Client Referrals and Other Compensation

Economic Benefits Provided from External Sources and Conflicts of Interest

We Financial Group receives non-economic benefits from Schwab in the form of support products and services. The products and services are not based on particular investment advice that would otherwise create a conflict of interest.

Charles Schwab & Co., Inc.

The firm participates in Schwab's institutional customer program and may recommend Schwab for custody and brokerage services. There is no direct link between participation in the program and the investment advice given, although the firm receives economic benefits through its participation in the program that are typically not available to Schwab retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the firm participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the firm by third party vendors. Schwab may also have paid for business consulting and professional services received by the firm's related persons. Some of the products and services made available by Schwab through the program may benefit the firm but may not benefit its Client accounts. These products or services may assist the firm in managing and administering accounts, including accounts not maintained at Schwab. Other services made available by Schwab are intended to help the firm manage and further develop its business enterprise. The benefits received by the firm or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to Schwab. As part of its fiduciary duties to clients, the firm endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by the firm or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the firm's choice of Schwab for custody and brokerage services.

We Financial Group also receives soft dollar benefits as disclosed in Item 12.

Advisory Firm Payments for Client Referrals

We Financial Group does not currently have any such arrangements therefore this question is not applicable.

Item 15 Custody

If a client authorizes We Financial Group to instruct the custodian to deduct advisory fees directly from the assets under management, We Financial Group is deemed to have limited custody.

Under state regulations, We Financial Group is deemed to have custody of client assets if you authorize us to instruct the qualified custodian to deduct our advisory fees directly from your account. The qualified custodian utilized by We Financial Group maintains actual custody of your assets. The client will receive written statements no less than quarterly from the custodian. The custodian will send a quarterly statement to the client and the Advisor will also send a quarterly invoice to the client, at the same time the Advisor sends an invoice to the custodian, outlining the fee calculation and the amount withdrawn from the client account. We Financial Group encourages clients to carefully review/compare their account statements and firm invoice for any inaccuracies. Any discrepancies should be immediately brought to the firm's attention.

Item 16 Investment Discretion

We Financial Group has discretion over the selection and number of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales will be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by We Financial Group.

Discretionary authority will only be provided upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by We Financial Group will be in accordance with each client's investment objectives and goals.

Item 17 Voting Client Securities

We Financial Group will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, We Financial Group cannot give any advice or take any action with respect to the voting of these proxies. The client and We Financial Group agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18 Financial Information

Balance Sheet

We Financial Group does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, therefore a Balance Sheet is not included with this Brochure.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

We Financial Group has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If We Financial Group does become aware of any such financial condition, this brochure will be updated and clients will be notified.

Bankruptcy Petitions During the Past Ten Years

Not applicable to We Financial Group.

We Financial Group LLC

Firm CRD# 298549

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Ste 506 - 1493
San Francisco, CA 94108

Phone: 415-994-9767

<https://wefinancial.group>

Customer Relationship Summary

Introduction

We Financial Group LLC (“We Financial Group”) is an investment adviser registered with the SEC, and we provide investment management and financial planning services. Registration of an investment adviser does not imply a certain level of skill or training. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. We encourage you to visit [Investor.gov/CRS](https://www.investor.gov/CRS), which is a free and simple search tool to research our firm and our financial professionals.

What Investment Services and Advice can you provide to me?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We Financial Group regularly meets with clients to provide investment advice, develop strategies, and define goals. Assets are managed on a discretionary basis. Discretionary authority allows We Financial Group to buy and sell securities without asking in advance whereas non-discretionary authority is limited to offering advice, but *you* make the decision to buy or sell. We do not limit the types of investments on which we advise, and there is no minimum net worth or asset requirement to become a client.

Conversation Starters. Ask your financial professional—

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

We receive compensation by charging an on-going asset management fee based on the value of cash and other investments in your advisory account. We can also receive compensation based on a fixed fee, or an hourly fee depending on the services provided. The amount paid to our firm and your financial professional generally does not vary based on the type of investment we select on your behalf. We strive to use the most cost-effective investment choices but in some instances a transaction fee, known as a ticket charge, will apply. Fees are negotiable and based on the scope and complexity of your account, the amount of time and expertise required, as well as the account value. The more assets you have in an advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase your fees. You pay our advisory fee even if you do not buy or sell during the fee period. 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.

Conversation Starter. Ask your financial professional—

- 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 are some examples to help you understand what this means.

Our financial professionals offer investment advisory services through We Financial Group. When acting in the capacity of an investment adviser, we must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and objectives on an ongoing basis.

Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them. For example, the more assets you have in an advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase your fees.

Conversation Starter. Ask your financial professional—

- How might your conflicts of interest affect me, and how will you address them? How do your financial professionals make money?

Additional Information—

- Please visit [Investor.gov/CRS](https://investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.
- For additional information on our advisory services, see our ADV brochure available at [Investment Adviser Public Disclosure \(IAPD\)](#).

How Do Your Financial Professionals Make Money?

Your financial professional makes money based on the amount of assets they manage for you, revenue the firm earns from the financial professional's advisory services or recommendations, and fixed fees on financial planning services. These are all cash forms of compensation. Your financial professional does not receive any form of non-cash compensation.

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

No, We Financial Group does not have any disciplinary events to disclose. Please visit [Investor.gov/CRS](https://investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. Ask your financial professional—

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

We encourage you to visit [Investor.gov/CRS](https://investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals. If you have a problem with your investment, investment accounts or a financial professional, contact us in writing at 855 Lincoln Way #2 San Francisco, CA 94122. For additional information on our advisory services, see our ADV brochure available at [Investment Adviser Public Disclosure \(IAPD\)](#). A copy of our ADV brochure and our Relationship Summary can also be obtained at no cost by calling us at 415-994-9767.

Conversation Starter. Ask your financial professional—

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

Form ADV Part 2B Brochure Supplement – Guillaume Decalf

We Financial Group

Guillaume Decalf, President

PERSONAL CRD #7003690

FIRM CRD #298549

Phone: 415-994-9767

447 Sutter St., Ste 506-1493, San Francisco, CA 94108

April 16, 2026

This brochure supplement provides information about Guillaume Decalf that supplements the We Financial brochure. You should have received a copy of that brochure. Please contact Guillaume Decalf, President if you did not receive We Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Guillaume Decalf, CRD #7003690 is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background/Business Experience

Guillaume Decalf, born 1977, graduated in 2003 with an MBA from École supérieure de commerce et management (ESCEM), France; and graduated in 2000 with a law degree from Université du Littoral, France. Mr. Decalf is the President of We Financial from April 2018 to Present. Prior to that, he was a Project Manager with Fitbit from October 2014 to May 2018; a Business Analyst with Lab126 (a subsidiary of Amazon) from November 2011 to October 2014; a Business Analyst with Metastorm from November 2010 to October 2011; and a Business Analyst/Project Manager with BPMS (Paris, France) from September 2004 to May 2010.

Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Decalf.

Description of a professional attainment, designation, or license being revoked or suspended.

Not applicable to Mr. Decalf.

Other Business Activities

Guillaume Decalf is currently engaged in the following outside business activities:

Guillaume Decalf acts as an advisor to Alphathena, a direct indexing platform, providing feedback on the user interface, recommendations, and help talking to VCs. He spends approximately 1 to 2 hours per week engaged in this activity.

Guillaume Decalf also acts as an advisor to Seeds Investor, an investment platform, providing feedback on the product and recommendations on new features. He spends approximately 2 hours per week engaged in this activity.

He is also an advisor to Habits, a Marketing/Lead platform, providing feedback on the product and recommendations on new features. He spends approximately 2 hours per month engaged in this activity.

He is also an advisor to Zocks, an AI transcript platform, providing feedback on the product and recommendations on new features. He spends approximately 2 hours per month engaged in this activity.

Guillaume Decalf is also an advisor to One Advisory, an integration platform, providing feedback on the product and recommendations on new features. He spends approximately 2 hours per month engaged in this activity.

Guillaume Decalf also works in product development, strategy, and marketing for Blue Grasshopper (BGH), a financial technology platform providing tools and guidance to optimize retirement investments. He spends approximately 15-20 hours per month dedicated to this activity.

Additional Compensation

Mr. Decalf does not receive compensation or other economic benefit from anyone for providing advisory services other than what has been described in the We Financial Brochure.

Supervision

Guillaume Decalf is the President and Chief Compliance Officer of We Financial. He is the only individual who provides investment advice to clients. He will comply with the firm's policy and procedures including the Code of Ethics on an ongoing basis. Mr. Decalf supervises his own activities and no one else at the firm supervises Mr. Decalf. He can be reached at (415) 994-9767 for any questions.

Requirements for State-Registered Advisers

Mr. Decalf has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.

Form ADV Part 2B Brochure Supplement – Lindsey Swanson

We Financial Group

Lindsey Swanson, Financial Advisor

PERSONAL CRD #6256916

FIRM CRD #298549

Phone: 415-994-9767

447 Sutter St., Ste 506-1493, San Francisco, CA 94108

April 16, 2026

This brochure supplement provides information about Lindsey Swanson that supplements the We Financial brochure. You should have received a copy of that brochure. Please contact Guillaume Decalf, President if you did not receive We Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Lindsey Swanson, CRD #6256916 is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background/Business Experience

Lindsey Swanson

Born: 1993

Educational Background

2019 – Bachelor of Science Degree, The University of Alabama

Business Experience

- 06/2025 – Present, We Financial Group, LLC, Financial Advisor
- 05/2023 – 05/2025, Brio Financial Group, Financial Planner
- 09/2022 – 05/2023, Real Estate Wealth Planning, Financial Planner
- 07/2022 – 05/2023, Scoops of Vanilla, Educator
- 10/2021 – 05/2023, Lindsey Swanson, LLC, Principal/Owner
- 06/2021 – 01/2022, Origin Financial, Certified Financial Planner
- 04/2021 – 01/2022, Great Lakes Investment Management, Financial Planner
- 08/2020 – 04/2021, Brightscape Investment Centers, Inc., Investment Advisor Representative
- 10/2018 – 08/2020, Releve Financial Group, Investment Associate

Professional Designations, Licensing & Exams

Series 65 – Uniform Investment Adviser Law Examination

CFP (Certified Financial Planner)®: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real-world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Lindsey Swanson.

Description of professional attainment, designation, or license being revoked or suspended

Not applicable to Lindsey Swanson.

Other Business Activities

Lindsey Swanson is not currently engaged in any outside business activities.

Additional Compensation

Lindsey Swanson does not receive compensation or other economic benefit from anyone for providing advisory services other than what has been described in the We Financial Brochure.

Supervision

Lindsey Swanson will comply with the firm’s policy and procedures including the Code of Ethics on an ongoing basis. Guillaume Decalf is the President and Chief Compliance Officer of We Financial and supervises Lindsey Swanson’s activities. Guillaume Decalf can be reached at (415) 994-9767 for any questions.

Form ADV Part 2B Brochure Supplement – Nicolas Benit

We Financial Group

Nicolas Benit, Financial Advisor

PERSONAL CRD #8041716

FIRM CRD #298549

Phone: 415-994-9767

447 Sutter St., Ste 506-1493, San Francisco, CA 94108

April 16, 2026

This brochure supplement provides information about Nicolas Benit that supplements the We Financial brochure. You should have received a copy of that brochure. Please contact Guillaume Decalf, President if you did not receive We Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Nicolas Benit, CRD #8041716 is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background/Business Experience

Nicolas Benit

Born: 1991

Educational Background

2021 – MBA, Brest Business School – France

Business Experience

- 01/2025 – Present, We Financial Group, LLC, Financial Advisor
- 12/2022 – 01/2025, Sasu Gestpat, French Financial Advisor
- 07/2017 – 12/2022, Banque Courtois, Financial Planner

Professional Designations, Licensing & Exams

Series 65 – Uniform Investment Adviser Law Examination

Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Nicolas Benit.

Description of professional attainment, designation, or license being revoked or suspended

Not applicable to Nicolas Benit.

Other Business Activities

Nicolas Benit is not currently engaged in any outside business activities.

Additional Compensation

Nicolas Benit does not receive compensation or other economic benefit from anyone for providing advisory services other than what has been described in the We Financial Brochure.

Supervision

Nicolas Benit will comply with the firm's policy and procedures including the Code of Ethics on an ongoing basis. Guillaume Decalf is the President and Chief Compliance Officer of We Financial and supervises Nicolas Benit's activities. Guillaume Decalf can be reached at (415) 994-9767 for any questions.

Form ADV Part 2B Brochure Supplement – Smara Savoy

We Financial Group

Smara Savoy, Investment Adviser Representative

PERSONAL CRD #8010759

FIRM CRD #298549

Phone: 415-994-9767

447 Sutter St., Ste 506-1493, San Francisco, CA 94108

April 16, 2026

This brochure supplement provides information about Smara Savoy that supplements the We Financial Group brochure. You should have received a copy of that brochure. Please contact Guillaume Decalf, President if you did not receive We Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Smara Savoy, CRD #8010759 is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background/Business Experience

Smara Savoy, born 1986, graduated in 2009 with a Master's degree from the University of Neuchatel. Smara Savoy is an investment adviser representative registered with We Financial Group from November 2024 to Present. Prior to that, she was a self-employed HR and Finance Consultant from January 2024 to November 2024, and an HR and Talent Acquisition Manager with Nestle USA from November 2014 to December 2023.

Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Smara Savoy.

Description of professional attainment, designation, or license being revoked or suspended.

Not applicable to Smara Savoy.

Other Business Activities

Smara Savoy is not currently engaged in any outside business activities.

Additional Compensation

Smara Savoy does not receive compensation or other economic benefit from anyone for providing advisory services other than what has been described in the We Financial Group Brochure.

Supervision

Smara Savoy will comply with the firm's policy and procedures including the Code of Ethics on an ongoing basis. Guillaume Decalf is the President and Chief Compliance Officer of We Financial Group and supervises Smara Savoy's activities. Guillaume Decalf can be reached at (415) 994-9767 for any questions.

Requirements for State-Registered Advisers

Smara Savoy has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.