THEWICK, INC ("Wick")

FORM ADV PART 2A: FIRM BROCHURE

October 2, 2026

Item 1. Cover Page

CRD Number: 342763

Address: 500 Paterson Plank Rd, Ste 31506, Union City, NJ 07087

Telephone: (201) 578-9203

Website: https://thewick.com

This brochure provides information about the qualifications and business practices of Wick. If you have any questions about the contents of this brochure, please contact us at compliance@thewick.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about THEWICK, INC (hereafter "Wick") is available on the SEC's website at www.adviserinfo.sec.gov.

Wick is registered as an investment adviser with the U.S. Securities and Exchange Commission. Registration with the SEC does not imply a certain level of skill or training.

Item 2. Material Changes

Wick revises this Brochure from time to time to improve and clarify the description of its business and compliance practices or in response to evolving industry and firm practices.

This Brochure has been updated since the previous version filed with the Securities and Exchange Commission dated July 2, 2026, to reflect the following changes:

Items 4 and 12 (Advisory Business; Brokerage Practices). The descriptions of how clients establish a brokerage relationship have been revised. Clients open a brokerage account through the Wick platform with the Designated Brokerage, the broker-dealer designated by Wick as broker of record. References to linking an existing brokerage account held elsewhere have been removed; Wick does not currently offer that capability.

Items 5 and 15 (Fees and Compensation; Custody). Wick's Subscription Fee is now deducted directly from client brokerage accounts by the Designated Brokerage on Wick's instruction, pursuant to written client authorization, rather than charged to a separate payment method. As a result, Wick is deemed to have custody of client funds solely due to this fee deduction authority, and Item 15 has been revised accordingly. Item 5 also describes the cash reserve maintained in client accounts for fee collection and the related conflict of interest. Items 4 and 12 identify the Designated Brokerage for accounts opened through the Wick platform as Apex Clearing Corporation, a member of FINRA and SIPC. Item 4 also describes the tax-aware rebalancing feature and its limits.

Items 5, 7, and 18 (Fees and Compensation; Types of Clients; Financial Information). The Subscription Fee description has been revised: the per-Strategy fee range is now $5 to $150 per month, with Signature thesis portfolios currently priced between $5 and $10 per month and a bundle plan of $20 to $30 per month covering all Signature Strategies. An annual billing option has been added, charged in advance at a 25% discount, with a prorated refund upon early termination. Item 7 now discloses a minimum investment of $500 per portfolio. Item 8 has been revised to reflect that Strategies currently trade U.S. listed equities and equity ETFs only; additional asset classes may be offered in the future where supported by the Designated Brokerage.

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Item 4. Advisory Business

Firm Overview

THEWICK, INC ("Wick") is a Delaware corporation that operates as an investment adviser registered with the U.S. Securities and Exchange Commission under the Investment Advisers Act of 1940, as amended (the "Advisers Act"), pursuant to the Internet Adviser Exemption of Rule 203A-2(e). Wick's principal office is located in Union City, NJ. Information regarding ownership and control persons of THEWICK, INC is provided in Part 1 of Form ADV, available online at www.adviserinfo.sec.gov or at www.thewick.com.

Advisory Services

Wick provides discretionary algorithmic investment advisory services to retail investors exclusively through Wick's operational interactive website (the "Platform"). The Platform is the sole channel through which Wick provides investment advice. Wick does not provide advisory services by phone, email, in-person meeting, or any other off-platform channel. Customer support communications through the Platform are limited to technical, billing, and platform-usability matters and do not include investment advice.

Strategies take two forms: thesis portfolios, which are baskets of securities constructed around a defined investment thesis and rebalanced periodically, and algorithmic trading strategies, which trade on rules-based signals at the frequency stated for each Strategy.

Client Questionnaire and Personalization

At account opening, each prospective client completes Wick's Client Questionnaire through the Platform. The Client Questionnaire collects information about the client's investment objective, risk tolerance, income, and net worth. Wick uses that information, together with Wick's risk-level classification of each investment strategy offered on the Platform (a "Strategy"; classified as Low, Medium, or High risk), to help the client identify Strategies appropriate to their risk profile through the Platform's Marketplace. Wick's algorithmic advisory service is generated by Wick's software-based models through the Platform based on the personal information the client supplies through the Client Questionnaire.

Discretionary Execution

Upon Strategy selection, Wick executes trades in the client's designated brokerage account according to the selected Strategy's algorithm. Wick's execution is subject to firm-level risk overlays (including concentration limits, drawdown stops, and volatility ceilings) that may override Strategy signals. Client assets are custodied at the client's designated brokerage; Wick does not hold or custody client assets.

Tax-Aware Rebalancing

Wick's portfolio management includes tax-aware rebalancing. When rebalancing a portfolio, Wick's system considers the tax lots held in the account, for example by preferring to sell lots with smaller embedded gains or by realizing available losses, subject to the portfolio's construction rules. Tax-aware rebalancing operates at the account level based on information available on the Platform. It does not consider a client's tax situation outside the account, tax bracket, filing status, or other holdings, and it does not guarantee any particular tax outcome. Wick does not provide tax, legal, or accounting advice; clients should consult their own tax professional.

Client Onboarding

Clients access Wick's services through the following onboarding steps: (a) creation of a Wick App Account on the Platform with basic identification information; (b) completion of the Client Questionnaire; (c) review of Form CRS, this Brochure, and Wick's Privacy Notice through the Platform; (d) execution of the Investment Advisory Subscription Agreement and the Limited Discretionary Trading Authorization (LPOA) through the Platform; (e) opening of a brokerage account through the Wick platform with the Designated Brokerage (a "Wick Account").

Scope Limitations

Wick's advisory services are limited to the algorithmic Strategy service described above. Wick does not provide broader financial planning services (comprehensive tax, estate, insurance, or holistic wealth management planning), does not vote proxies on behalf of clients, and does not provide advice on securities held outside the client's designated brokerage account.

Some advisory Strategies offered by Wick may be designated as Limited-Access Strategies. A Limited-Access Strategy is not displayed in the general Strategy catalog and is discoverable only via a shareable link. The Limited-Access designation affects only the visibility of a Strategy in the catalog; it does not alter the eligibility criteria, Client Questionnaire process, fee schedule, Subscription Agreement, or other terms that govern the advisory relationship.

U.S. Persons and Sanctions Screening

Wick provides advisory services solely to U.S. persons and conducts sanctions screening of each subscriber against lists maintained by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") at onboarding and on an ongoing basis. Wick does not onboard subscribers located in jurisdictions subject to comprehensive U.S. sanctions.

Assets Under Management

As of the date of this Brochure, Wick has not yet commenced advisory services to clients. Wick currently has no assets under management. Wick will report assets under management in its first annual updating amendment, due within 90 days of the end of Wick's first fiscal year as a registered investment adviser.

Item 5. Fees and Compensation

Subscription Fee

Wick charges a flat subscription fee (the "Subscription Fee") for advisory services. Wick's Subscription Fee ranges from $5 to $150 per month per Strategy, depending on the Strategy selected. Wick's Signature strategies are currently priced between $5 and $10 per month per Strategy, and Wick offers a bundle plan of $20 to $30 per month covering all Signature Strategies. Certain Strategies are priced individually above the Signature range and are not included in the bundle. The specific fee applicable to each Strategy or bundle is displayed on the Platform prior to enrollment and confirmed in the client's advisory agreement.

The Subscription Fee is:

- Charged on a monthly basis or, at the client's election, on an annual basis as described below;
- Prorated for any partial month in which the Agreement is in effect;
- Deducted monthly from the client's account at the Designated Brokerage by the qualified custodian, on Wick's instruction, pursuant to the client's written authorization in the advisory agreement; and

- Subject to change upon 30 days' prior written notice to the client. Continued use of the Platform following such notice constitutes acceptance of the revised fee.

The Subscription Fee is deducted directly from the client's brokerage account at the Designated Brokerage. Each client authorizes this deduction in writing in the advisory agreement. The Designated Brokerage, as qualified custodian, sends account statements directly to clients showing all fee deductions. Because the fee is a fixed monthly amount rather than a percentage of assets under management, clients with smaller account balances will pay proportionally more in advisory fees as a percentage of assets than clients with larger balances. Clients should consider this when evaluating the cost-effectiveness of Wick's services relative to their account size; comparable services may be available from other providers at a lower cost. Limited-Access Strategies are subject to the same fee schedule that would apply if the same Strategy were available in the general catalog.

In certain circumstances the Designated Brokerage may be unable to deduct the Subscription Fee, for example where the account holds insufficient cash or a fee dispute is pending. In that event the client remains responsible for the unpaid Subscription Fee, and Wick may suspend or terminate advisory services for an account with unpaid fees, as described in the advisory agreement.

To cover fee deductions without requiring the sale of investments, Wick maintains a cash reserve in each client account equal to approximately four months of the client's aggregate monthly Subscription Fees across the client's subscriptions (for example, about $40 for a $10 monthly plan), which may be reduced for smaller accounts. This cash is not invested and creates a modest drag on account returns. This arrangement presents a conflict of interest: the buffer reduces Wick's fee collection costs while the cost of holding uninvested cash is borne by the client. Wick receives no interest, sweep revenue, or other economic benefit on buffer balances; any such amounts paid by the Designated Brokerage accrue to the client.

Wick's Subscription Fees are non-negotiable. The fee applicable to each Strategy is uniform across all subscribers of that Strategy. Monthly Subscription Fees are charged in arrears, prorated for any partial month; upon termination of a monthly subscription, no refund is required because the fee reflects only actual days of service. Clients are billed for any prorated portion through the date of termination. An annual billing option is described below.

Annual Billing Option

Clients may elect to pay the Subscription Fee for any Strategy or bundle annually instead of monthly. The annual fee is charged in advance at a discount of 25% to the aggregate monthly Subscription Fee for the same period. If a client terminates an annual subscription before the end of the annual period, Wick refunds the prepaid Subscription Fee for the unused portion of the period, prorated on a daily basis. Annual subscriptions renew automatically at the end of each annual period; Wick provides written notice before each renewal, and clients may cancel renewal at any time through the Platform, in which case the subscription continues through the end of the period already paid. The Platform limits annual prepayments so that no client prepays more than $1,200 in advisory fees six months or more in advance (see Item 18).

Subscription Fee Composition

The fee differential across Wick's Strategies reflects differences in the underlying operational costs of running each Strategy. The principal cost components are:

Market data and other third-party data inputs.

Strategies vary in the type, frequency, and granularity of market data they consume. Strategies that rely on real-time or other higher-cost data sources carry materially higher data costs than Strategies that rely on standard delayed or daily equity market data. See Item 8 for additional information regarding the third-party data sources used by Wick.

Computational and infrastructure costs.

Strategies vary in their compute intensity, including the frequency and complexity of signal generation, the volume of historical data used for ongoing model training and backtesting, and the latency requirements of Strategy execution.

Strategy licensing costs.

Strategies developed by third-party Strategy Creators and licensed to Wick under Master Model License and Services Agreements are subject to per-active-subscriber license royalties paid by Wick to the Strategy Creator, as further described in Item 10. Wick does not pay Strategy Creators any base retainer, signing bonus, advance, or minimum guarantee; license-fee economics are purely per-active-subscriber. Strategies developed internally by Wick personnel are not subject to external license royalties.

Wick does not itemize these cost components in the Subscription Fee and does not disclose its gross margin on any particular Strategy. Wick reserves the right to modify the Subscription Fee for any Strategy upon thirty (30) days' prior written notice to the client.

No Performance-Based Fees

Wick does not charge performance-based fees or carried interest. The Subscription Fee is a flat monthly charge regardless of the investment performance of the client's account.

Other Costs and Expenses

In addition to Wick's Subscription Fee, clients will incur costs charged by the Designated Brokerage, including:

- Brokerage transaction-related fees, if any, on trades executed in the account;
- Platform fees, data fees, or account maintenance fees charged by the Designated Brokerage; and
- Wick Accounts are cash accounts. Margin is not available and clients incur no margin interest.

These costs are separate from Wick's Subscription Fee and are paid directly from or charged to the client's brokerage account. Wick does not control and is not responsible for the Designated Brokerage's fee schedule, which clients should review carefully.

The Designated Brokerage is Apex Clearing Corporation; its schedule of account service fees (for example, wire transfers, paper statement delivery, and outbound account transfers) is provided to clients at account opening. Wick currently absorbs regulatory transaction fees (such as SEC and trading activity fees) on accounts opened through the platform. Clients do not pay these fees separately. If this changes, Wick will amend this Brochure before any such fee is passed through to clients. Wick's brokerage practices are described in Item 12.

No Compensation from Third Parties

Wick does not receive compensation from any third party for recommending a particular brokerage or investment product to clients. Wick pays Strategy Creators a per-active-subscriber license royalty for the use of their algorithmic models, as further disclosed in Item 10.

Wick does not receive any compensation, rebate, revenue share, payment for order flow, securities lending revenue share, cash sweep interest share, signing bonus, or other economic benefit from its broker of record. Wick's only revenue source is client subscription fees.

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

Wick does not charge performance-based fees or side-by-side management fees. This Item is not applicable.

Item 7. Types of Clients

Wick provides advisory services to retail investors, including:

- Individual investors maintaining personal brokerage accounts;
- Joint account holders;
- Entity clients, including LLCs, corporations, and trusts; and
- Retirement account holders, including owners of Traditional IRAs, Roth IRAs, SEP IRAs, SIMPLE IRAs, and Rollover IRAs, when retirement account support is offered on the Platform. At present the Platform supports individual taxable accounts for U.S. persons.

Wick does not impose a minimum account size. Each Strategy subscription is subject to a minimum investment of $500 per portfolio, disclosed on the Platform prior to enrollment. Clients must open a brokerage account through the Wick platform with the Designated Brokerage. Certain Strategies may have higher minimum funding requirements due to the nature of the Strategy; such requirements are disclosed on the Platform.

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

Methods of Analysis

Wick's methodology combines an underlying algorithmic Strategy layer (developed by Wick's internal Quant Researcher or by a third-party Strategy Creator under Wick's Strategy Creator (Quant) Policy) with a client-level personalization layer (which uses the client's Client Questionnaire responses to help the client identify Strategies appropriate to their risk profile and to inform firm-level risk overlays applied at execution). Both layers are performed through Wick's software-based models and delivered through the operational interactive website.

At the underlying Strategy layer, Wick uses quantitative and algorithmic methods, which may include:

- Technical Analysis: Analysis of price, volume, momentum, and other market data to identify trading signals;
- Statistical and Quantitative Modeling: Application of statistical techniques to historical market data to develop predictive models;
- Factor-Based Analysis: Exposure to defined risk factors such as momentum, value, or volatility; and
- Third-Party Licensed Models: Strategies developed by independent Strategy Creators whose models have been licensed for deployment on the Platform (see Item 10).

The analytical methods applied to each Strategy are further described in the Strategy documentation available through the Platform.

Wick's analytical methods rely on market data and other inputs sourced from third-party data providers, exchanges, and other public sources, including but not limited to historical and real-time price, volume, and quote data; corporate actions data; and security reference data. The integrity, timeliness, and continuity of these data sources are material to Strategy performance. See Risk of Loss (Third-Party Data Risk) below for related risk disclosures.

Investment Strategies

Wick offers a selection of algorithmic trading Strategies accessible through the Platform. Each Strategy has a defined investment objective, asset class focus, signal logic, and risk classification (Low, Medium, or High) that is disclosed to clients prior to enrollment.

Wick currently offers Strategies in U.S. listed equities and equity ETFs. Additional asset classes may be offered in the future where supported by the Designated Brokerage, and any change material to clients will be reflected in an updated Brochure.

Asset-class availability depends on the capabilities of the Designated Brokerage. Strategy-specific requirements are disclosed on the Platform.

New Strategies may be added, and existing Strategies may be modified, suspended, or discontinued at any time. Certain Strategies may be deployed in Limited-Access mode. Wick will notify clients of material changes to active Strategies.

Risk of Loss

Investing in securities involves significant risk of loss, including the potential loss of all principal invested. Clients should carefully consider the following risks before engaging Wick:

Market Risk.

The value of securities held in a client's account may decline due to general market conditions, economic downturns, geopolitical events, or changes in interest rates or inflation. Wick's Strategies do not eliminate market risk.

Algorithmic Model Risk.

Algorithmic trading models are based on historical data and statistical patterns, which may not repeat in the future. Models may fail to perform as expected under market conditions not captured in the historical data used to develop them, leading to unexpected losses.

Third-Party Data Risk.

Wick's algorithmic Strategies rely on market data and other inputs sourced from third-party data providers, exchanges, and public sources. Such data may contain errors, omissions, or delays; may be subject to outages or disruptions; and may be adjusted or restated by the data provider. Errors or disruptions in third-party data may cause Wick's Strategies to generate signals or place orders that would not otherwise have been generated. Differences between the historical data used in Strategy development and the real-time data used in live execution may cause Strategy behavior to differ from backtested results. Wick monitors data feed integrity but cannot detect all data errors in real time, and is not liable for losses arising from third-party data issues, except to the extent prohibited by applicable law.

Technology and System Risk.

Execution Risk.

Orders placed by Wick via API are subject to brokerage execution practices. Execution prices may differ materially from expected prices due to slippage, partial fills, order routing, or market conditions.

Concentration Risk.

Certain Strategies may concentrate holdings in specific sectors, market capitalizations, or geographic regions, which may increase the volatility and potential for loss compared to a diversified portfolio.

Liquidity Risk.

Securities held pursuant to a Strategy may become illiquid in volatile or distressed market conditions.

Strategy Discontinuation Risk.

Wick may modify, suspend, or discontinue any Strategy at any time.

Regulatory Risk.

Changes in applicable laws or regulations may affect Wick's ability to operate.

Retirement Account Risk.

If retirement account support is offered on the Platform, clients holding Individual Retirement Accounts ("IRAs") should be aware that certain Strategies may not be available for IRA accounts due to margin or prohibited investment restrictions; required minimum distribution obligations remain the sole responsibility of the client; algorithmic trading activity may generate taxable events; and Strategies involving leverage or short positions may generate Unrelated Debt-Financed Income (UDFI). Clients should consult a qualified tax or retirement adviser before using a retirement account on the Platform.

Backtested Performance Limitation.

Any backtested or hypothetical performance data presented on the Platform is for illustrative purposes only and does not represent actual trading results. Past performance, whether actual or backtested, is not indicative of future results.

Item 9. Disciplinary Information

Wick has no reportable disciplinary history. Neither Wick nor any of its management persons has been the subject of any legal or disciplinary event that would be material to a client's or prospective client's evaluation of Wick, including:

- No criminal or civil action has been brought against Wick or its management persons by any domestic or foreign court;
- Wick has not been the subject of any administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory authority, or any foreign regulatory authority; and
- Wick has not been the subject of any self-regulatory organization proceeding.

Clients may obtain information about Wick's background and disciplinary history through the SEC's Investment Adviser Public Disclosure database at www.adviserinfo.sec.gov (CRD No. 342763).

Item 10. Other Financial Industry Activities and Affiliations

Registrations

Wick is not registered as, nor does it have a pending application to register as: a broker-dealer; a futures commission merchant; a commodity pool operator; or a commodity trading adviser.

Affiliated Entities

Wick does not have material relationships or arrangements with any affiliated investment adviser, broker-dealer, or other financial industry participant that would create a material conflict of interest.

Wick has commercial relationships with third-party market data providers as further described in Item 8. These providers are not affiliated investment advisers, broker-dealers, or other financial industry participants and do not create a material conflict of interest with Wick's clients.

Third-Party Strategy Creators

Wick licenses certain algorithmic trading models from independent third-party Strategy Creators ("Strategy Creators") pursuant to Master Model License and Services Agreements. Strategy Creators are not affiliated with Wick and are not registered investment advisers. Strategy Creators do not provide investment advice directly to Wick's clients.

Wick pays Strategy Creators a per-active-subscriber license royalty based on the number of active subscribers using the licensed Strategy. Compensation is structured as a per-active-subscriber license royalty only; Wick does not pay Strategy Creators any base retainer, signing bonus, advance, minimum guarantee, or other fixed component, and compensation is not structured as a share of assets under management or performance-based pay. This arrangement creates a potential conflict of interest: Wick may have a financial incentive to favor Strategies from Strategy Creators whose royalty arrangements are more attractive. Wick addresses this conflict by applying objective performance and risk standards to all Strategy selection and retention decisions, and by disclosing this arrangement to clients.

Wick is solely responsible for all investment advisory services to clients, all regulatory compliance obligations, and all client disclosure obligations with respect to Strategies deployed on the Platform, regardless of whether the underlying model was developed internally or licensed from a Strategy Creator.

Strategy Creators may also engage in promotional activity on Wick's behalf, as further described in Item 14. Where applicable, the conduct of such promotional activity is governed by a Marketing Rule Promoter Addendum to the Master Model License and Services Agreement.

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

Code of Ethics

Wick has adopted a written Code of Ethics (the "Code") pursuant to Rule 204A-1 under the Advisers Act. The Code applies to all of Wick's supervised persons and requires them to:

- Act with integrity, competence, and in the best interests of clients;
- Comply with applicable federal securities laws;
- Avoid actual and potential conflicts of interest with clients;

- Pre-clear personal securities transactions in initial public offerings and limited offerings as required by the Code; and
- Promptly report violations of the Code to Compliance.

Access persons (as defined in the Code) submit an Initial Holdings Report within 10 days of becoming an Access Person and an Annual Holdings Report thereafter. Wick collects ongoing transaction data via duplicate broker statements and confirmations under Rule 204A-1(b)(3)(iii) rather than requiring separate quarterly transactions reports.

A copy of Wick's Code of Ethics is available to clients and prospective clients upon request. Please contact compliance@thewick.com.

Retirement Account Fiduciary Disclosure

When Wick provides investment advice with respect to a client's Individual Retirement Account (IRA), Wick acts as an investment advice fiduciary within the meaning of Section 4975 of the Internal Revenue Code and the Department of Labor's regulatory framework for investment advice fiduciaries. Wick's compensation for managing IRA assets is the flat monthly Subscription Fee, which does not vary with account performance or size. Wick does not provide advice regarding rollovers from employer-sponsored retirement plans to IRAs. Wick relies on PTE 2020-02 to the extent applicable to its receipt of compensation in connection with IRA management.

Participation or Interest in Client Transactions

Wick does not trade for a proprietary account. To the extent that Wick's supervised persons, in their personal accounts, trade in securities that are also traded by Wick's algorithm on behalf of clients, such transactions are governed by Wick's Code of Ethics, including pre-clearance requirements for IPOs and Limited Offerings, restrictions on front-running and trading on material non-public information, and reporting obligations. Compliance reviews personal trading records to ensure client interests are not disadvantaged.

Item 12. Brokerage Practices

Brokerage Arrangement

Clients establish their brokerage relationship for the Wick advisory service by opening a brokerage account through the Wick platform with the Designated Brokerage, Apex Clearing Corporation ("Apex"), a broker-dealer registered with the SEC and a member of FINRA and SIPC, as broker of record (a "Wick Account"). Wick does not currently offer the ability to link an existing brokerage account held elsewhere.

Because clients must use the Designated Brokerage to receive Wick’s services, clients do not select their own brokerage for the advisory relationship, Wick does not negotiate execution terms account by account, and clients may not receive the benefit of services or pricing that may be available at other brokerage firms. Clients should review the Designated Brokerage’s fee schedule and service terms, which are provided at account opening.

Apex conducts the account approval process (including customer identification, know-your-customer, and anti-money-laundering checks) and provides clearing, custody, settlement, recordkeeping, account statements, trade confirmations, tax forms, and other broker-dealer services to the Wick Account holder. Wick remains the investment adviser of record.

Wick does not receive any compensation, rebate, revenue share, payment for order flow, securities lending revenue share, cash sweep interest share, signing bonus, or other economic benefit from the Designated Brokerage or from any other brokerage.

Best Execution

Wick seeks to obtain best execution for clients consistent with the nature of API-based algorithmic execution. Compliance conducts an annual review of the Designated Brokerage's execution quality as part of Wick's annual compliance review.

Aggregation of Orders

Wick may submit trades in multiple client accounts following the same Strategy simultaneously. All accounts following the same Strategy will receive the same directional signals; however, execution prices may vary by account depending on prevailing market conditions at the time of execution and order routing.

Soft Dollars

Wick does not participate in any soft dollar arrangements.

Item 13. Review of Accounts

Wick monitors client accounts on an ongoing basis through the Platform. Automated monitoring includes real-time review of order status, account connectivity, and trading activity in client accounts; review of account performance against the selected Strategy's expected profile; review of realized risk metrics against firm-level thresholds; and detection of trading anomalies. Automated alerts are generated for rejected, partially-filled, or anomalous orders, and for material deviations from expected performance or risk parameters.

Clients may update their Client Questionnaire responses at any time through the Platform. Clients may change Strategy selection, impose reasonable investment restrictions, or terminate the advisory relationship at any time through the Platform.

Compliance conducts periodic supervisory reviews of client accounts and trading activity to confirm that Wick's algorithms are operating as intended, that trading activity is consistent with each client's selected Strategy, and that there are no material errors or anomalies. Ad hoc reviews are triggered by automated anomaly alerts, material market events, or reported client concerns.

Clients receive portfolio performance information and account data through the Platform. Wick does not issue separate written account statements. Clients should rely on account statements and trade confirmations issued by the Designated Brokerage as the authoritative record of their account activity and holdings.

Item 14. Client Referrals and Other Compensation

Economic Benefits from Non-Clients.

Wick does not receive any economic benefit from any person or entity that is not a client of Wick for providing investment advice or other advisory services to clients.

Waitlist User Referrals.

Wick operates a waitlist referral program under which prospective subscribers may advance their position on Wick's waitlist by referring other prospective subscribers. The benefit conferred is non-cash and is limited to

placement in the queue for access to Wick's services. No cash, fees, or other compensation is paid to prospective subscribers who participate in the referral program. Wick may modify, suspend, or discontinue the waitlist referral program at any time.

Compensated Promoter Arrangements.

Wick may engage compensated third parties to promote Wick's advisory services under written promoter agreements. Promoters fall into two categories: Strategy Creators (defined in Item 10), who may promote Wick and benefit indirectly through their per-active-subscriber license royalty; and third-party Promoters (digital content creators, podcasters, newsletter publishers, brand ambassadors, and other endorsers) compensated under written Promoter Agreements. Compensation structures may include per-active-subscriber payments, fixed campaign fees, ongoing retainers, affiliate-link revenue shares, or in-kind compensation.

Wick's arrangements with Strategy Creators (when promoting) and Promoters are subject to Rule 206(4)-1 under the Advisers Act (the "Marketing Rule"). The compensation creates a conflict of interest because compensated parties have a financial incentive to recommend Wick regardless of whether Wick's services are suitable for any particular prospective subscriber. Wick addresses this conflict by:

- entering into a written promoter agreement (or Marketing Rule Promoter Addendum, in the case of Strategy Creators) with each compensated party that establishes content standards and disclosure obligations;
- requiring that each endorsement of Wick include clear and prominent disclosure that the compensated party is or is not a current Wick client, that the party is compensated by Wick, and the material conflicts of interest arising from the compensation arrangement;
- screening each compensated party for disqualifying disciplinary events before engagement and on a periodic basis thereafter;
- reviewing promotional content for compliance with the Marketing Rule; and
- maintaining records of promoter agreements, compensation, and material communications as required by Rule 204-2 under the Advisers Act.

Compensated parties are not employees or supervised persons of Wick and do not provide investment advice on behalf of Wick.

Item 15. Custody

Wick is deemed to have custody of client funds under Rule 206(4)-2 of the Advisers Act solely because clients authorize Wick to instruct the Designated Brokerage to deduct Wick's Subscription Fee directly from their accounts. Wick has no other access to client funds or securities. Wick cannot withdraw or transfer client assets, does not hold client assets, and does not act as qualified custodian for any client account.

All client assets are held at the client's Designated Brokerage, a qualified custodian. The Designated Brokerage sends account statements directly to clients at least quarterly. Wick urges clients to review those statements carefully, to compare the fee deductions shown against the fee stated in their advisory agreement and on the Platform, and to contact Wick at customersupport@thewick.com with any question about a deduction.

Because Wick's custody arises solely from the authority to deduct advisory fees, Wick is not required to obtain an annual surprise examination by an independent public accountant with respect to those assets.

Item 16. Investment Discretion

Wick exercises discretionary investment authority over client brokerage accounts pursuant to a Limited Discretionary Trading Authorization (LPOA) executed by each client through the Platform. Wick's discretion is exercised through the Platform to execute the client-selected Strategy's algorithmic signals in the client's designated brokerage account, subject to Wick's firm-level risk overlays. Clients do not direct individual trades.

Clients may impose reasonable investment restrictions by providing instructions to Wick through the Platform. Wick reserves the right to decline to accept restrictions that would prevent Wick from implementing a Strategy as intended or that would result in a portfolio inconsistent with the client's stated objectives.

Clients may revoke the LPOA and terminate the advisory relationship at any time through the Platform.

Item 17. Voting Client Securities

Wick does not vote proxies on behalf of clients. Clients retain full authority to vote all proxies for securities held in their accounts. Proxy materials will be forwarded directly to clients by the Designated Brokerage or the relevant transfer agent.

Item 18. Financial Information

Wick does not require prepayment of advisory fees of more than $1,200 per client six months or more in advance. The Platform enforces this limit by restricting annual prepayments so that no client's aggregate prepaid fees exceed $1,200 six months or more in advance. Accordingly, Wick is not required to include a balance sheet with this Brochure.

Wick has no financial condition that is reasonably likely to impair its ability to meet contractual and fiduciary commitments to clients.

Wick has not been the subject of a bankruptcy petition at any time during the past ten years.