Wealth Architects, LLC

Form CRS Customer Relationship Summary

March 23, 2026

Wealth Architects, LLC. ("Wealth Architects", "Firm", "we", "our", or "us") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ and it is important for you to understand those differences. Free and simple tools are available to you to research firms and financial professionals at investor.gov/crs, which provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, like you. Our services include Wealth Management, Wealth Planning, and Wealth Consulting. Within our management services, the Firm's wealth advisors consult with you to design an investment plan based on your financial condition, investment goals and objectives, risk tolerance, time horizons, and liquidity needs that can include several types of investments including, but not limited to, stocks, bonds, mutual funds, municipal securities, and real estate investments. Our management services include regular portfolio monitoring and account reviews that occur at least quarterly.

Our Wealth Planning and Wealth Consulting services include a review and analysis of some or all of the following areas: Financial Goals and Objectives, Retirement Plans, Stock Options, Current Portfolio, Education Funding, Cost Audit of Current Investments, Cash Flow Management, Insurance Needs, Mortgage and Refinance, Tax Planning, Estate Plan or Development, and Charitable Planning.

Our Wealth Management services include managing investment advisory accounts on a discretionary or non-discretionary basis. Discretionary basis means our firm has authority to determine the type of securities bought and sold, the dollar amounts of securities to be bought and sold and whether your transactions should be combined with those of other clients and traded as a "block" without consulting you first, authority we maintain until it is revoked (*e.g.,* by termination). Non-discretionary basis means you make the ultimate decision regarding the purchase or sale of investments. Wealth Planning and Consulting services are provided on a non-discretionary basis. Wealth Planning and Consulting clients retain the authority to implement recommendations or not.

Ask one of our wealth advisors the following question:

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?

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. Click here for a copy or go to www.adviserinfo.sec.gov.

What fees will I pay?

- Wealth Management Services—We charge an annual fee, prorated and charged quarterly, in advance, based on the market value of the assets in the account(s) on the last day of the previous quarter.

- Wealth Planning and Consulting—We charge a negotiable fee, either hourly or a fixed dollar amount. If you engage us for Wealth Management Services, we can offset some or all of our management fee based on the amount already paid for Wealth Planning and/or Consulting services.

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Additionally, you will pay additional fees to third parties in connection with your managed account. These can include (as applicable), custodian fees, transaction charges, distribution fees, margin interest, wire transfer and electronic fund fees, and other account administrative fees. However, the Firm does not receive any portion of these costs.

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. We impose for Wealth Management clients a minimum annual fee of $25,000 and for Wealth Planning and Consulting clients an initial deposit of $1,000. We have in the past and can or will in the future, at our discretion, waive the minimum fee or charge a different minimum fee. Please make sure you understand what fees and costs you are paying.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. Click here for a copy or go to www.adviserinfo.sec.gov.

Ask one of our wealth advisors the following question:

Help me understand how these fees and costs might affect my investments. How much will fees and costs impact my investments?

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. Here are some examples to help you understand what this means. We receive certain products and services from broker-dealers we recommend as custodians at no cost, which benefit us but do not benefit our clients. This creates a conflict as it gives us an incentive to have clients custody their assets at these broker-dealers. You should understand and ask us about this conflict because it can affect the investment advice we provide you. Our Firm has no outside financial industry activities or affiliations.

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. Click here for a copy or go to www.adviserinfo.sec.gov.

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Investment Adviser Representatives of Wealth Architects receive a salary, a share in earnings of the firm, and other appropriate bonuses. Additional information about compensation for our professionals and related conflicts of interest are found in our Form(s) ADV Part 2B, which you will be provided.

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

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

No. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching "Wealth Architects, LLC" or by contacting us at 800 West El Camino Real, Suite 201, Mountain View, CA 94040 or by phone at (650) 325-9044.

Exhibit A: Summary of Changes March 23, 2026

We have made the following changes to Form CRS:

- In section, "What fees will I pay?"
    - We have increased the minimum annual fee from $10,000 to $25,000.