Item 1 Cover Page

WHEALTH ADVISORS LLC

ADV Part 2A, Firm Brochure

Dated: March 12, 2026

43 W Front St, Ste 16
Red Bank, NJ 07701
732-852-5089
wHealthfa.com

This brochure provides information about the qualifications and business practices of wHealth Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 732-852-5089 or at John@wHealthfa.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.

References herein to wHealth Advisors, LLC as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.

Additional information about wHealth Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

ANNUAL UPDATE

The Material Changes section of this Brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

MATERIAL CHANGES SINCE LAST UPDATE

The following is a summary of certain changes made to this Brochure from the time of the most recent annual update dated March 11, 2025. Item 4 was updated to reflect the Firm's offering of 401(k) plan administration services. Item 5 was updated to reflect a change in the Firm's fee schedules for Financial Wellness, Ongoing Comprehensive Financial Planning and Project Based Financial Planning services. Item 10 was updated to reflect that a principal of wHealth Advisors now serves on the board of directors of certain charitable and nonprofit organizations.

FULL BROCHURE AVAILABLE

At any time, you may view the current Brochure on-line at the SEC's Investment Adviser Public Disclosure website www.adviserinfo.sec.gov. You may also request a copy of this Brochure at any time by contacting us at 732-852-5089.

Item 3 Table of Contents

Item 4 Advisory Business

wHealthAdvisors, LLC (**“w**Health Advisors” or “Adviser”) is a limited liability company formed in the State of New Jersey in April 2019. **w**HealthAdvisors’ owners are Dennis McNamara and John Munley Jr.

wHealth Advisors offers its clients comprehensive financial planning and investment management services, tax planning, estate planning, risk management, retirement planning, and business development services. When overseeing the management of a client’s account **w**Healthclients grant Advisor discretionary trading authority. When using discretionary trading authority **w**Health Advisors will make trades without the client’s prior consent. The client may, at any time, impose reasonable restrictions, in writing, on **w**HealthAdvisors’ services.

wHealth Advisors is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. **w**Health is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder’s fees are accepted.

When **w**Health Advisors provides investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way **w**Health Advisors makes money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

wHealth Advisors does not serve as a law firm, accounting firm, or insurance agency, and no portion of **w**Health Advisors services should be construed as legal, accounting, or insurance implementation services. Accordingly, wHealth Advisors does not prepare estate planning documents or sell insurance products. To the extent requested by a client, wHealth Advisors may recommend the services of other professionals for certain non-investment implementation purposes (i.e., attorneys, accountants, insurance agents, etc.). Clients are reminded that they are under no obligation to engage the services of any such recommended professional. If the client engages any unaffiliated recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional.

Typically, our clients go through a three-step process so that we can properly determine their financial needs and provide our services:

1. We begin with a no cost 30-60 minute exploratory meeting to understand a prospective client’s financial needs and concerns.
2. The next step is a Financial Wellness Review: This is a one-time meeting that lasts between two and four hours to review up to three financial planning issues selected in advance by the client.
3. After the conclusion of the Financial Wellness Review and depending upon the client’s needs, a client may engage **w**Health Advisors for a comprehensive financial services engagement as set out in detail below. **w**Health Advisors offers one type of ongoing comprehensive financial advisory service engagement. An open retainer engagement provides holistic comprehensive planning and investment management services. Each type of engagement is described more fully below.

FINANCIAL WELLNESS REVIEW
This is a one-time, two- to four-hour meeting to review up to three financial planning issues selected in advance by the client. wHealth Advisors will make recommendations to the client based on the issue identified. The client retains the responsibility for implementing wHealth Advisors' recommendations. No follow-up services are provided with the Financial Wellness Review. If additional services are desired the client and wHealth Advisors will enter into a subsequent engagement for ongoing financial advisory services.

ONGOING COMPREHENSIVE FINANCIAL PLANNING
This service provides clients with comprehensive financial planning services and ongoing investment management services. Clients have scheduled meetings throughout the year to discuss their financial plan's implementation and updating.

Depending upon the client's needs, services in this engagement may include, but are not limited to:
- insurance review;
- inventory of assets;
- analysis of financial goals;
- portfolio analysis;
- development of an asset allocation strategy;
- college funding planning
- tax planning;
- investment management;
- retirement planning; and
- estate planning reviews.

After the initial year of services, typical services include:
- goal setting review;
- annual tax planning
- investment review/update; recommendations for rebalancing of assets; and
- financial planning services as requested or needed by client.

wHealth Advisors takes discretionary trading authority in client accounts. The client's engagement agreement with wHealth Advisors authorizes wHealth Advisors will full authority to buy, sell, or otherwise effect investment transactions involving the assets in the client's name held in the discretionary account.

PROJECT BASED FINANCIAL PLANNING
Project-based financial planning services are narrower in scope and limited in duration. The Client identifies what financial planning area they want wHealth Advisors to address. The Project Retainer does not constitute a broad-based planning engagement and follow-up advice and/or implementation assistance is not provided following the completion of the project.

RETIREMENT PLAN CONSULTING / ERISA SECTIONS 3(21) and 3(38) SERVICES

wHealthWorkplace:
Services provided by wHealthWorkplace (under the umbrella of wHealth Advisors) consist of three components:

1. Non-fiduciary educational and consulting services offered, at no charge, to sponsors of qualified retirement plans subject to the Employee Retirement Income Security Act of 1974 ("ERISA") Section 3(21);
2. Investment management services to sponsors of qualified retirement plans, including defined contribution plans such as 401(k) and 403(b) plans, subject to ERISA Section 3(38); and
3. Employer-subsidized comprehensive financial planning for select executives.

ERISA 3(21) services: Provides a 401(k) Plan Fitness Assessment that includes a free consultation and review of:

a. Total plan costs;
b. Plan structure and design;
c. Efficiency opportunities; and
d. Employee engagement and technology.

These services are diagnostic and educational in nature and are offered to the client at no fee.

ERISA 3(38) services: Provides investment management services to sponsors of qualified retirement and defined contribution plans, and the specific terms and conditions of the engagement will be set forth in a written agreement between the plan sponsor and wHealth Advisors.

When engaged to provide investment management services, we act as an **ERISA Section 3(38) investment manager** and are granted discretionary authority to select, monitor, and replace Plan investment options (or model portfolios, as applicable) in accordance with Plan documents and applicable law. Services may include, as applicable:

- Development and/or review of investment policy statements ("IPS");
- Selection, monitoring, and replacement of Plan investment options;
- Creation and discretionary management of model portfolios or asset allocation models **made available to Plan participants; and**
- Participant education and group-level retirement planning support, upon request.

Participant education, if provided, is general in nature and is **not individualized investment advice** unless otherwise agreed in writing.

In addition to ERISA 3(38) services provided to retirement plans and their plan sponsors, we provide Executive Financial Wellness services that are employer-subsidized comprehensive financial planning for select executives under existing advisory agreements.

Termination of Agreements

Clients may cancel any engagement at any time by providing written notice. If termination occurs within five days of entering the engagement wHealth Advisors will refund all of client's fee. After five days, upon termination wHealth Advisors will refund any unearned fee collected in advance or will invoice the client for earned but unpaid fees. For the open retainer, wHealth Advisors shall refund the pro-rated portion of the advanced advisory fee paid based upon the number of days remaining in the billing quarter. For the project based financial planning engagement and the college funding services, the unearned advance fee to be returned at termination is determined by the work completed in wHealth Advisors' sole discretion.

wHealth Advisors reserves the right to stop work on any account that is more than 30 days overdue. In addition, wHealth Advisors reserves the right to terminate any engagement in which a client has willfully concealed or has refused to provided pertinent information about financial situation when necessary and appropriate, in wHealth Advisors' judgment, to providing proper advice.

Wrap Fee Accounts
wHealth Advisors does not participate in any wrap fee accounts.

Assets Under Management
As of December 31, 2025, wHealth Advisors had $88,310,310 in discretionary assets under management.

Item 5 Fees and Compensation

Financial Wellness Fees:
wHealth Advisors charges $4,500 for a Financial Wellness Review. The fee is due after the consultation, payable in one installment by check or ACH. If a client enters into an ongoing comprehensive financial planning services engagement with wHealth Advisors within three months of completion of a Financial Wellness Review, the Financial Wellness fee paid by the client will be applied to the comprehensive ongoing engagement initial year's fee.

Ongoing, Comprehensive Financial Planning Fees:
Before engaging wHealth Advisors for its Ongoing Comprehensive Financial Planning Service, these clients are required to enter into an agreement setting forth the terms and conditions of the engagement and the fees and services to be provided. The fee for Ongoing Financial Planning will be an annual fixed fee in accordance with the fee schedule below.

wHealth Advisors' negotiable annual fee is calculated on the basis of the client's net worth. Net worth is defined as the client's aggregate gross assets less their aggregate gross liabilities. Net worth includes all assets owned by Client including cash, securities, retirement accounts, value of life or other insurance products, real estate (including home minus the mortgage), vehicles, less outstanding liabilities such as mortgages or other debt. Business assets and liabilities are generally excluded unless the business is a single-owner business that is not incorporated. Net worth does not include items such as Donor Advised Fund balances, nor personal property such as household goods, collectibles, or jewelry. Advisor may exclude certain debt from the calculation of Client's net worth for purposes of determining Advisor's fee when a significant level of ongoing planning or services will be required surrounding that liability. Advisor may also make other adjustments based on individual complexity of each client. For circumstances in which the Fair Market Value (FMV) of an asset may not be readily available, Advisor shall make a good faith effort to determine a value.

No less than annually, wHealth Advisors will recalculate a client's net worth for purposes of determining client's annual fee. If a client's net worth increases to a next feel level according to the fee schedule below, any corresponding fee increase is implemented incrementally.

Your Net Worth	Annual Fee
Up to $4.0M	$15,000
$4.0M-$6.0M	$20,000
$6.0M-$9.0M	$30,000
$9.0M-$14.0M	$40,000
$14.0M+	3rd Party Calculator

The annual fee is paid on a quarterly basis, in advance, at the beginning of each calendar quarter. For agreements that begin in the middle of a calendar quarter, wHealth Advisors will prorate the fee accordingly. After the completion of the initial year of the engagement, wHealth Advisors may, from time to time, and with thirty days advance notice adjust Client's annual fee based on the scope of the services rendered and the complexity of Client's financial situation; however, no increase in Client's fee will be effective without Client's prior consent and right to terminate.

Clients may elect to have wHealth Advisors' Open Retainer fees deducted from their custodial account. The client must consent in advance to the direct deduction of fees from their account. wHealth Advisors shall deduct its fee and/or bill clients quarterly, in advance. On a quarterly basis, wHealth Advisors will provide the client a billing summary showing all fees charged for the quarter, and clients are encouraged to compare the billing statement they receive from the account's custodian. In the limited event that wHealth Advisors bills the client directly, the invoiced amount is due upon receipt of wHealth Advisors' invoice and payable by check or ACH.

There may be legacy clients under a different fee schedule than that shown here.

Additional Costs and Expenses: Clients may incur certain fees as a result of and in addition to wHealth Advisors' services; Additional charges and fees will be imposed by custodians, brokers, third party investment and other third parties, such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to wHealth Advisor's fee. wHealth Advisors does not receive any of those fees.

When wHealth Advisors uses SP Financial Group services for a client's bond portfolio, SP Financial Group is paid for their services from the spread on a bond's purchase or sale for the client's account. The client pays SP Financial Group through the spread that SP Financial Group takes. wHealth Advisors does not share in or receive a portion of the fees SP Financial Group receives.

Project Based Financial Planning Fees:

For services under this engagement, wHealth Advisors charges a flat fee based on an estimate of the time required to provide the services requested, applying an hourly rate of $350. Half of the fee (50%) is due upon execution of the agreement, the other half (50%) is due upon wHealth

Advisors' recommendations. wHealth Advisors accepts payment by check.

ERISA 3(38) Retirement Plan Services Fee:
If engaged for fiduciary services, those services would be provided by wHealth Advisors, the registered RIA. Below is the fee schedule (flat annual fees based on plan size):

- $10,000 (< $1M)
- $15,000 ($1M–$4M)
- $20,000 ($4M–$7M)
- $30,000 ($7M–$10M)
- $40,000 ($10M–$15M)
- $50,000 ($15M–$20M)
- Custom quote above $20M

ERISA 3(21) Retirement Plan Services:
If engaged for non-fiduciary educational and consulting services, those services will be offered at no charge.

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

wHealth Advisors does not charge performance-based fees.

Item 7 Types of Clients

wHealth Advisors' clients generally include individuals and families, high net worth individuals, trusts, small businesses, 401k/403b plans, and charitable and other non-profit organizations.

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

Method of Analysis
We primarily practice passive investment management. Our investment analysis is largely based on academic studies and research concerning the performance benefits of using a passive, index-oriented approach to building model portfolios combining multiple asset classes. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds. Passive investment management is characterized by low portfolio expenses, minimal trading costs and relative tax efficiency.

Investment Strategies
We believe that the three critical variables for investor success are asset allocation, diversification and appropriate behavior. We believe that investment performance cannot be predicted or controlled beyond ensuring the client has a properly diversified asset portfolio of quality equity index funds, rebalanced annually. We do not recommend individual stocks for client portfolios.

We typically adhere to the "buy and hold" philosophy. The following summarizes the investment strategies we follow:

- Long-term investments (funds not needed within five years) are invested in a diversified portfolio of equity and/or fixed income index funds to match an investors risk profile and upcoming liquidity needs. In certain circumstances, and where appropriate, we will purchase individual bonds.

- Short-term investments (funds needed within five years) are invested more conservatively. We utilize equity index funds, short to intermediate term bond funds, certificates of deposits, and/or cash and cash equivalents. In certain circumstances, and where appropriate, we will purchase individual bonds.

- We believe that the right time to make long-term equity investments is when the capital is available, and that the only right time to liquidate investments in a well-balanced portfolio is for planned needs.

- For clients that have over $250,000 in bond funds, wHealth Advisors may use SP Financial Group to create individual bond portfolios for the client's account. "Standard" portfolios generally consist of laddered investment grade bonds with maturities ranging from 2 to 12 years, with intermediate term portfolio duration.

Material Risks

Investing in securities involves risk of loss that clients should be prepared to bear. In addition to having a well-managed, well-diversified portfolio, we educate clients to understand that volatility is a part of the investing cycle and that they must be willing and able to stay invested during long periods in order to reap the long-term rewards. Any substantial, unscheduled liquidations requested by the client during market downturns may result in permanent losses. The following are some of the risks a client may face:

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: wHealth Advisors' investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same. Investing in the stock market carries some inherent risks that can be reduced with a well-diversified portfolio. These risks include: business risk, purchasing power risks, reinvestment risk, interest rate risk, market risk and exchange rate risk. For a more complete explanation of these risks as it applies to an investment, we encourage you to read each fund's prospectus.

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. wHealth Advisors has no control over the risks taken by the underlying funds in which clients invest.

Item 9 Disciplinary Information

wHealth Advisors has not been the subject of a disciplinary action.

Item 10 Other Financial Industry Activities and Affiliations

Neither wHealth Advisors, nor its representatives, are registered or have an application pending to register, as a broker-dealer, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.

wHealth Advisors has no other relationship or arrangement with a related person that is material to its advisory business.

wHealth Advisors does not receive, directly or indirectly, compensation from investment advisors that it recommends or selects for its clients.

For certain clients with bond holdings in their account, wHealth Advisors may use the services of SP Financial Group, a registered investment adviser providing customized fixed income portfolios. wHealth Advisors is independently owned and operated from SP Financial Group.

A principal of wHealth Advisors serves on the board of directors of certain charitable and nonprofit organizations. In some cases, these organizations may also be clients of the firm. Board service may create a potential conflict of interest, as the firm's principal may have fiduciary or governance responsibilities to the organization separate from the firm's role as investment adviser. wHealth Advisors seeks to mitigate these conflicts by disclosing the relationship, recusing itself from decisions related to advisory engagement terms and fees, and acting at all times in the best interests of clients in accordance with its fiduciary duty.

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

wHealth Advisors has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things, a copy of which is available upon request. All supervised persons of wHealth Advisors must acknowledge the terms of the Code of Ethics annually, or as amended.

Neither wHealth Advisors nor any related person of wHealth Advisors recommends, buys, or sells for client accounts, securities in which wHealth Advisors or any related person of wHealth Advisors has a material financial interest.

wHealth Advisors and/or representatives of wHealth Advisors *may* buy or sell securities that are also recommended to clients. This practice may create a situation where wHealth Advisors and/or representatives of wHealth Advisors are in a position to materially benefit from the sale or purchase of those securities. This situation creates a conflict of interest. wHealth Advisors has a personal securities transaction policy in place to mitigate this conflict.

wHealth Advisors and/or representatives of wHealth Advisors *may* buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where wHealth Advisors and/or representatives of wHealth Advisors are in a position to materially benefit from the sale or purchase of those securities. This situation also creates a conflict of interest. As indicated above, wHealth Advisors has a personal securities transaction policy in place to mitigate this conflict.

Item 12 Brokerage Practices

Selecting Brokerage Firms
While we may recommend a custodian to a client, the client will decide and open their account in their name with their chosen custodian and will enter into an agreement directly with their chosen custodian. Client is not obligated to effect transactions through any broker-dealer recommended by wHealth Advisors. When a client selects the custodian, wHealth Advisors will not be obligated to conduct due diligence of the client's selected service provider, seek better execution services or prices from any provider, or aggregate client transactions for trade execution. Since your transactions are completed at a service provider of your choice, you may potentially pay more for your transaction or experience wider price spreads.

Soft Dollars
Custodians offer independent investment advisors various services which include custody of client assets, trade execution, clearance and settlement, etc. Our firm does not receive these benefits from a custodian.

Aggregating Securities Transactions for Client Accounts
wHealth Advisors does not aggregate trades.

Item 13 Review of Accounts

For clients in one of wHealth Advisors' ongoing comprehensive engagements, account reviews are conducted on a regular basis by wHealth Advisors' representatives. All such clients are advised that it remains their responsibility to advise wHealth Advisors of any changes in their investment objectives and/or financial situation. All clients (in person or via telephone) are encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with wHealth Advisors on an annual basis.

wHealth Advisors may conduct account reviews on a periodic basis upon the occurrence of a triggering event, such as a change in client investment objectives and/or financial situation, market corrections and client request.

Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. wHealth Advisors may also provide a written periodic report summarizing account activity and performance.

Item 14 Client Referrals and Other Compensation

Neither wHealth Advisors, nor any of its supervised persons compensate any individual or are compensated for client referrals.

Item 15 Custody

All client assets are held at qualified custodians. wHealth Advisors does not take physical custody of clients' assets or provide custodial services; however, because wHealth Advisors may directly debit the client's account(s) for the payment of advisory fees, wHealth Advisors is deemed to have constructive custody over client funds or securities.

wHealth Advisors is not affiliated with any custodian. The custodian does not supervise the wHealth Advisors, its agents or activities. Clients will receive account statements from the independent, qualified custodian(s) holding their funds and securities at least quarterly. The account statements from custodian(s) will indicate the amount of wHealth Advisors' advisory fees deducted from their account(s) each billing period. Clients should carefully review account statements for accuracy. wHealth Advisors' reports may vary from custodial statements based on account procedures, reporting dates, or valuation methodologies or certain securities.

Furthermore, wHealth Advisors does not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm. Nor will wHealth Advisors collect advance fees of $500 or more for services that are to be performed six months or more into the future; and will not authorize an associate to have knowledge of a client's account access information (i.e., online 401(k), brokerage or bank accounts) if such access would allow physical control over account assets.

Item 16 Investment Discretion

For clients in one of wHealth Advisors' ongoing comprehensive engagements, wHealth Advisors takes discretionary trading authority in client accounts. The client's engagement agreement with wHealth Advisors authorizes wHealth Advisors with full authority to buy, sell, or otherwise effect investment transactions involving the assets in the client's name held in the discretionary account.

Item 17 Voting Client Securities

wHealth Advisors does not vote client proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets.

Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact wHealth Advisors to discuss any questions they may have with a particular solicitation.

Item 18 Financial Information

Registered investment advisors are required in this Item to provide clients with certain financial information or disclosures about their financial condition. Because wHealth Advisors has no financial condition that impairs its ability to meet contractual and fiduciary commitments to clients, has not been the subject of a bankruptcy proceeding, and does not require prepayment of fees of $500 more than six months in advance wHealth Advisors is not required to provide such financial information.

Item 19 Requirements for State-Registered Advisers

The identity and formal education of the principal owners and management persons is described in Item 1 of this Brochure, and in Part 2B the supplement to this Brochure.

Neither wHealth Advisors nor any management person has been involved in an award or otherwise being found liable in an arbitration claim challenging damages in excess of $2,500 involving: an investment or investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or, dishonest, unfair or unethical practices.

Neither wHealth Advisors nor any management person has been involved in an award or otherwise being found liable in a civil, self-regulatory organizations, or administrative proceeding involving: an investment or investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or, dishonest, unfair or unethical practices.

Neither wHealth Advisors nor any management person has any relationship or arrangement with any issuer of securities.

Dennis McNamara CFP® CHFC® AIF®

CRD#6525080

ADV Part 2B, Firm Brochure Supplement

March 12, 2026

WHEALTH ADVISORS, LLC
43 W Front St., Suite 16
Red Bank, NJ
07701 732-852-
5089
WHealthfa.com

This brochure supplement provides information about Dennis McNamara that supplements the wHealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact John Munley, Chief Compliance Officer at: 732-852-5089 or john@WHealthfa.com, if you did not receive wHealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Dennis McNamara is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Dennis McNamara was born in 1989.

Education:
Bachelor of Science, triple major in Finance, Economics, and Management, Rutgers University, 2011

Business Experience:
Investment Adviser Representative, wHealth Advisors, LLC, May 2019-Present
Financial Planner, Lighthouse Financial Advisors, Inc., September 2016- May 2019.
Senior Financial Analyst, Ayco Goldman Sachs, January 2015 -September 2016,
Director of Account Management/Business Development, TerraCycle, September 2012 - January 2015

Designations in use:
CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with a 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).
I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.
CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

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.

AIF® ACCREDITED INVESTMENT FIDUCIARY

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards.

In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

CHFC® CHARTERED FINANCIAL CONSULTANT

Chartered financial consultant (ChFC) is the "advanced financial planning" designation awarded by The American College of Financial Services.[1] Charter holders use the designation ChFC on their resumes and are qualified to provide comprehensive advanced financial planning for individuals, professionals, and small business owners. The authority to use the ChFC mark is granted by the Certification Committee of the Board of Trustees of The American College, and is contingent on adherence to a set of ethical guidelines.[2] According to the American College, "[a]ll ChFC advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients."

To secure the designation, applicants must have three years of full-time business experience within the preceding five years and must complete nine college-level courses, equivalent to 27 semester credit hours (9 courses).[5] Students must master over 100 topics on integrated advanced financial planning, covering areas such as:[1][5]

- Financial planning: process and environment

- Insurance planning
- Employee benefits planning
- Income tax planning
- Estate tax, gift tax, and transfer tax planning
- Asset protection planning
- Retirement planning
- Estate planning
- Applications of comprehensive financial planning and consulting

Exams are closed-book and proctored for each course much like any business course offered by an accredited institution.[5] To maintain the designation, holders must complete 30 hours of continuing education every two years and adhere to The American College Code of Ethics and Procedures.

Item 3 Disciplinary Information

Mr. McNamara has no information to disclose in relation to this Item.

Item 4 Other Business Activities

Mr. McNamara has no information to disclose in relation to this Item.

Item 5 Additional Compensation

Mr. McNamara has no information to disclose in relation to this Item.

Item 6 Supervision

John Munley, Chief Compliance Officer, is generally responsible for supervising Mr. McNamara's advisory activities on behalf of Adviser. Mr. Munley can be reached at**:** john@WHealthfa.com or at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Adviser supervises its personnel and the investments made in client accounts. Adviser monitors the investments recommended by Mr. McNamara to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Adviser periodically reviews the advisory activities of Mr. McNamara, which may include reviewing individual client accounts and correspondence (including e- mails) sent and received by Mr. McNamara.

Item 7 Requirements for State-Registered Advisers

Requirement for State-Registered Advisers:
Mr. McNamara has not been involved in any of the following:

Arbitration claims alleging damages in excess of $2,500 involving

- An investment or an investment-related business or activity
- Fraud, false statement(s) or omissions
- Theft, embezzlement or other wrongful taking of property
- Bribery, forgery, counterfeiting or extortion; or
- Dishonest, unfair or unethical practices

Civil, self-regulatory organization or administrative proceeding involving

- An investment or an investment-related business or activity
- Fraud, false statement(s) or omissions
- Theft, embezzlement or other wrongful taking of property
- Bribery, forgery, counterfeiting or extortion; or
- Dishonest, unfair or unethical practices
- Self-Regulatory Organization or Administrative Proceeding: or
- Bankruptcy Petition.

John A. Munley, Jr. CFP® CCFC®

CRD#4995765

ADV Part 2B, Firm Brochure Supplement

March 12, 2026

WHEALTH ADVISORS, LLC
43 W Front St, Suite 16
Red Bank, NJ
07701 732-852-
5089

This brochure supplement provides information about the John A. Munley, Jr. that supplements the wHealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact John Munley, Chief Compliance Officer at: john@WHealthfa.com, if you did not receive wHealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about John A. Munley, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

John A. Munley, Jr. CFP® CCFC® was born in 1967

Education:
Bachelor of Arts degree in Economics, Bucknell University, 1989

Business Experience:
Investment Adviser Representative, wHealth Advisors, LLC, May 2019-Present
Regional Director, College Funding Services, June 2020-Present
Investment Adviser Representative, Blue Blaze Financial Advisors, LLC, August 2016- May 2019.
Director, BNP Paribas, May 2011 -July 2016,
Director, Credit Suisse, April 2010 – April 2011
Director, Standard Chartered Bank, February 2009 – March 2010
Director, Royal Bank of Scotland, March 2002 – February 2009

Designations in use:

Mr. Munley has been a CERTIFIED FINANCIAL PLANNER® since 2018. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with a 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).

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience –** Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics –** Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics –** Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education –** Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

CCFC® CERTIFIED COLLEGE FINANCIAL CONSULTANT
Mr. Munley is also a recipient of the Certified College Financial Consultant (CCFC) credential. Recipients of this credential have met the education and professional experience requirements needed to obtain the Certified College Financial Consultant (CCFC) designation. This recipient has demonstrated mastery in the topics of education funding, financial aid planning, planning with education tax deductions and credits, and student loan advising. This recipient is hereby entitled by the American Institute of Certified College Financial Consultants to hold and use the CCFC marks publicly.

Item 3 Disciplinary Information

Mr. Munley has no information to disclose in relation to this Item.

Item 4 Other Business Activities

Mr. Munley serves on the board of directors of certain charitable and nonprofit organizations. This activity is not investment-related and is generally unpaid. In some cases, these organizations may be advisory clients of the firm. Any potential conflicts of interest are disclosed and managed in accordance with the firm's fiduciary obligations.

Item 5 Additional Compensation

Mr. Munley receives compensation related to the other business activity described above.

Item 6 Supervision

While John Munley is Chief Compliance Officer of the firm and is generally responsible for his own supervision, other advisors will, from time to time, review his advisory activity on behalf of wHealth Advisors, which includes: the investments made in client accounts; the suitability of his recommendations for consistency with client investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client; and, correspondence (including e- mails) sent and received by Mr. Munley.

Item 7 Requirements for State-Registered Advisers

Requirement for State-Registered Advisers:
Mr. Munley has not been involved in any of the following:

Arbitration claims alleging damages in excess of $2,500 involving

- An investment or an investment-related business or activity
- Fraud, false statement(s) or omissions
- Theft, embezzlement or other wrongful taking of property
- Bribery, forgery, counterfeiting or extortion; or
- Dishonest, unfair or unethical practices

Civil, self-regulatory organization or administrative proceeding involving

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- Fraud, false statement(s) or omissions
- Theft, embezzlement or other wrongful taking of property
- Bribery, forgery, counterfeiting or extortion; or
- Dishonest, unfair or unethical practices
- Self-Regulatory Organization or Administrative Proceeding: or
- Bankruptcy Petition.