Wealth Quarterback, LLC

Form CRS – Client Relationship Summary
March 30, 2026

Introduction

Wealth Quarterback, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. **We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services**. **Brokerage and investment advisory services and fees differ and it is important that you understand the differences**. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Types of Clients*:** We offer advisory services to individuals, high-net-worth individuals, charitable organizations, and profit-sharing plans type clients. These services include discretionary portfolio management, third-party advisor selection, financial planning, financial educational seminars and estate planning. ***Accounts*:** We service individual non-qualified and qualified accounts as well as all manner of institutional accounts. ***Investments*:** We use mutual funds, exchange traded funds, stocks, bonds and options to construct portfolios. ***Monitoring: We monitor portfolios and securities in accounts on at least a quarterly basis, and more frequently, if necessary, where significant events cause more volatility in the markets (e.g. Covid-19 pandemic). We also meet with you at least annually depending on your needs. ***Investment Authority:*** We service accounts on a discretionary basis. This means that we reserve the right to freely trade accounts at our discretion and in your best interest. Our engagement will continue until you notify us otherwise in writing. You may request certain restrictions on the type or industry of securities we purchase on your behalf. ***Limited Investment Offerings:*** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. ***Account Minimums and Other Requirements:*** We do not have an account size minimum in order for you to open/maintain an account or establish a relationship; however, we reserve the right to decline services at our sole discretion for any reason or no reason at all. Also see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

CONVERSATION STARTERS

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

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay. For discretionary portfolio management services, you will pay ongoing asset-based fees from 1.25% up to 1.75% annually, fee reduced by .25 for accounts over one (1) million. If you utilize our firm's Tactical Managed Strategy, you will be charged an additional annual fee of 0.50% not to exceed 1.75% advisory fee. Our advisory fees will be collected monthly or quarterly, based upon which Custodian holds your accounts and is calculated as a percentage of the value of the cash and investments in your account(s) that we manage. For third-party advisor selection services, you will be charged an ongoing asset-based fee which is shared by us and the third-party advisor. For financial planning services, you will be charged either a flat fee between $200 and $50,000 or an hourly fee between $200 and $1,000. Our financial educational seminars are provided at no charge. See ADV Part 2a Item 5 Fees

CONVERSATION STARTERS

Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will invested for me?

Conflicts of Interest: The more assets that are in your advisory account, the more you will pay in fees, and our Firm may therefore have an incentive to encourage you to increase the assets in your account. Other Fees and Costs: In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, third-party investment management fees, and other transactional fees, as applicable. You will also pay an additional fee for additional services such as our tactical managed strategy. Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Also see Item 5 – Fees and Compensation of our Form ADV Part 2A.

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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?

Standard of Conduct: When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what that means. ***Examples of Ways You Make Money and Conflicts of Interest:***

- **Proprietary Products:** While we do not have proprietary products, we do utilize proprietary investment strategies.
- **Third-Party Payments:** Further, we may recommend that you purchase brokerage or insurance products through an affiliated entity. As our associate would be compensated for the transactions a conflict of interest arises. You are under no obligation to purchase brokerage or insurance products through our affiliates. Further, you may be able to purchase brokerage or insurance products at lower costs through other entities not affiliated with us.
- **Revenue Sharing:** The firm utilizes service providers who will share in our advisory fee for access to their platform, subadvisors, model portfolios and more.
- **Principal Trading:** We do not engage in principal trading.

Additional Information – Also see Item 5 – Fees and Compensation of our Form ADV Part 2A

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

How do your financial professionals make money?

Description of How Financial Professionals Make Money: Our financial professionals receive compensation based on the services they provide you. Our advisers receive cash compensation and are also reimbursed for business expenses- such as travel, license fees, continuing education. ***Required Topics in the Description:*** Our advisers will receive additional compensation through our affiliated entities for the sale of insurance and annuity products for which they will receive product-related commissions.

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

Do you or your financial professionals have legal or disciplinary history? We do not have a disciplinary history. *Search Tool:* You should visit www.investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

CONVERSATION STARTERS

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

Additional Information

We encourage you to seek out additional information. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, contact us in writing at 1400 Hooper Avenue, Toms River, New Jersey 08753. You can find additional information about our investment advisory services by visiting https://www.sec.gov/check-your-investment-professional and searching with our CRD#: 282967 or by visiting www.jalinski.com. You can request up to date information and a copy of our client relationship summary by contacting our Chief Compliance Officer, Tom Clancy, at tclancy@jalinski.com or (732) 965-8190 ext. 101.

CONVERSATION STARTERS

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? CCO Tom Clancy (732) 965-8190 ext. 101
For general information or to schedule an appointment please call (732) 965-8190