Prosper Wealth Solutions, LLC
doing business as "My Prosper Team" · Registered Investment Adviser
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Form CRS — Client Relationship Summary

Form ADV Part 3 · November 2026

Prosper Wealth Solutions, LLC, doing business as My Prosper Team ("we" or "us"), is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to 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?

We offer investment advisory services to retail investors:

- **Investment management.** We build and manage a portfolio for you and monitor it on an ongoing basis, at least quarterly, at custodians such as Goldman Sachs Custody Solutions and Charles Schwab. Most accounts are managed on a discretionary basis, which means we can buy and sell within the investment strategy you approve without asking you first. You can limit that authority in writing. Non-discretionary accounts are also available, where you make the final decision on each trade. We may also use unaffiliated managers for part of your portfolio.
- **Financial planning and consultations.** We offer focused or comprehensive planning (such as retirement income, investments, tax, estate, insurance needs, college and long-term care) and hourly consultations. Planning does not include ongoing monitoring, and you decide whether and where to act on our advice.
- **Affiliated private real estate funds.** For suitable accredited investors, we may recommend the Prosper RED private real estate funds, which are managed by a company our owners control. See the conflicts section below.

Limits. We do not require an account minimum (accounts of $12,000 or less pay a $150 minimum annual fee). We do not limit you to proprietary products. For more detail, see Items 4, 7 and 16 of our Form ADV Part 2A at adviserinfo.sec.gov (CRD 311144).

Questions to ask us

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

What fees will I pay?

- **Investment management:** 1.25% a year of the assets we manage, billed monthly or quarterly as set in your agreement and usually deducted from your account. Because our fee is a percentage of assets, the more assets you have with us, the more you pay, so we have an incentive to encourage you to add assets.
- **Financial planning and consultations:** $1,200 per planning module or $250 per hour, agreed in advance and billed when the work is done.
- **Unaffiliated managers:** their fees are billed separately; when we use one, we do not charge a separate fee and are paid a portion of the manager's fee.
- **Other costs:** custodian, transaction, transfer and account fees, and the internal expenses of mutual funds and ETFs. We do not receive any of these. The Prosper RED funds have their own fees, described in their offering documents; we do not charge our advisory fee on money invested in them.

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. For more detail, see Item 5 of our Form ADV Part 2A.

Questions to ask us

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

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

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

- **Affiliated real estate funds.** Our owners Tyler Hansen and Ryan Robertson co-own Prosper RED, LLC, which manages the Prosper RED funds and earns management fees and a share of profits when clients invest. Before any investment we give you the offering documents and a written conflict disclosure, and we do not charge our advisory fee on that money.
- **Insurance.** Several of our professionals are licensed insurance agents, including through Prosper Wealth Insurance, LLC, an agency our owners own, and earn commissions if you buy insurance or annuities.
- **Other businesses.** Tyler Hansen also earns fees as a mortgage loan originator with Security Home Mortgage, LLC and owns Prosper Entity, LLC, which helps set up self-directed retirement accounts.

For more detail, see Items 5, 10, 11 and 14 of our Form ADV Part 2A.

Questions to ask us

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

How do your financial professionals make money?

Our financial professionals are paid a portion of the advisory, planning and consultation fees from the clients they serve, so they earn more when you add assets or services. Some also earn insurance commissions. Our owners also benefit from Prosper RED fund investments and from the firm's overall profits.

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

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

Questions to ask us

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

Additional Information

You can find more about our services at myprosperteam.com and in our Form ADV at adviserinfo.sec.gov (CRD 311144). To request up-to-date information or a free copy of this relationship summary, call (801) 889-1340 or email support@myprosperteam.com. Your financial professional is your primary contact. If you have concerns about how you are being treated, contact our Chief Compliance Officer, Tyler Hansen, at (801) 889-1340.

Questions to ask us

- *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?*