



**Form ADV Part 2A**  
**Investment Adviser Brochure**

**WealthShape, LLC**

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This brochure provides information about the qualifications and business practices of WealthShape, LLC. If you have any questions about the contents of this brochure, please contact us at 860-837-0303 or by email at: [tbaker@wealthshape.com](mailto:tbaker@wealthshape.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. The oral and written communications of an Adviser provide you with information through which you determine to hire or retain an Adviser.

Additional information about WealthShape, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. WealthShape, LLC's CRD number is: 226733.

WealthShape, LLC is an investment adviser registered with the State of Connecticut and has applied for registration with the SEC, effective upon approval. Registration of an Investment Adviser does not imply a certain level of skill or training.

## **ITEM 2 – MATERIAL CHANGES**

This Item 2 discusses only specific material changes that were made to this Brochure since the last annual update of our Brochure in March 2025. It does not describe other modifications to this Brochure, such as updates to dates and numbers, stylistic changes or clarifications. Material changes include:

- Item 4 – Updated regulatory assets under management; added descriptions of our retirement plan consulting and investment advisory services; included additional details about our material conflicts;
- Item 6 – Added an explanation of our side-by-side management practices;
- Item 8 – Expanded risk disclosures;
- Items 12 and 14 – Added details about incidental benefits from our custodian;
- Item 11 – Updated Code of Ethics description to align with Code revisions;
- Item 15 – Enhanced custody disclosures;
- Item 16 – Added ERISA-specific discretion disclosure.

Pursuant to SEC Rules, we will provide you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may provide other ongoing disclosure information about material changes as necessary. We will provide you with a new Brochure if requested based on changes or new information, at any time, without charge. Currently, our Brochure may be access at <https://www.wealthshape.com/regulatory--disclosures.html> or requested by contacting us at 860-837-0303 or by email at: [tbaker@wealthshape.com](mailto:tbaker@wealthshape.com).

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## ITEM 4 – ADVISORY BUSINESS

WealthShape, LLC (“WealthShape” or “Firm”) is an investment adviser founded in 2015 and currently registered with the State of Connecticut. We have filed for registration with the SEC, which is expected to become effective in March 2026. We are a fee-only investment management and financial planning firm. WealthShape is a limited liability company organized under the laws of Connecticut and is wholly owned by Timothy J. Baker, CFP® (Principal and Founder).

### Advisory Services

WealthShape provides investment management and financial planning services, including investment advice to individuals, families and ERISA retirement plans. Client interaction is available via telephone, web meeting, email, or in person. WealthShape follows a suitability process, which may include but is not limited to the “Investment Policy Statement” or (“IPS”), “Investment Policy Questionnaire” or (“IPQ”), information letters, website and/or mobile application entered information, or personal interviews.

- Ongoing access to a CERTIFIED FINANCIAL PLANNER™ professional
- Ongoing discretionary investment management
- Portfolio rebalancing, tax optimization and tax loss harvesting, as applicable
- Personalized investment policy

Personal financial advice is based on the client’s unique financial situation. A comprehensive plan consists of the following where applicable: Clarifying and prioritizing goals, Retirement planning, Investment planning, Education planning, Insurance planning, Cash management, Risk management.

Planning will often involve a team approach including professional advisors such as insurance agents, attorneys, and CPAs. The client has complete discretion to implement some or all of the plan’s recommendations.

### Investment Strategies

WealthShape manages a portfolio consisting of one or all of the following:

- U.S. large and mid/small growth and value equities (stock mutual funds, exchange traded funds and/or individual stocks)
- International large and mid/small growth and value equities and emerging markets equities (stock mutual funds, exchange traded funds and/or individual stocks)
- Alternate strategy mutual funds (for example, long-short funds).
- Fixed income (bond mutual funds, exchange traded funds, individual bonds, and/or certificates of deposits), which may include U.S. government and agency, municipal, international, inflation protected, and corporate bonds;
- Real Assets (REITs, REIT and/or Real Asset mutual funds or exchange traded funds)
- Cash and cash equivalents, including money market funds and short-term bank certificates of deposit

We primarily invest client assets in mutual funds and exchange-traded funds, but may trade other securities based on existing holdings in client accounts or assets transferred to us for management.

Client’s assets are allocated among selected investments in accordance with the client’s goals, objectives, time horizon and risk tolerance. Portfolio weighting among asset classes and investments is determined by each client’s individual needs and circumstances. Clients have the opportunity to place reasonable restrictions on the types of investments, which are made on the client’s behalf. Clients retain individual ownership of all securities.

WealthShape seeks to make investment decisions in accordance with the fiduciary duties owed to its accounts and without consideration of WealthShape's economic, investment or other financial interests. To meet its fiduciary obligations, WealthShape attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and, accordingly, WealthShape's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is WealthShape's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent that might have a limited supply, among its clients on a fair and equitable basis over time.

WealthShape also considers the tax impact of investment decisions in designing and managing client portfolios. Investment tax strategies can include:

- Tax deferral and/or acceleration of income
- Placing investments into taxable v. tax-deferred accounts based on the income tax treatment of the securities and the income that these securities pay
- Tax-loss harvesting of capital gains and losses
- Planning for mutual fund distributions in taxable accounts.

WealthShape rebalances portfolios back to target asset allocations when appropriate. Cash flow and income tax considerations are factors in determining rebalancing activity.

#### **Client Tailored Services and Client Imposed Restrictions**

WealthShape develops diversified portfolios and generally purchases no-load and load-waived mutual funds and/or exchange traded funds for client portfolios. Some of these mutual funds are available only to institutional investors. WealthShape offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon each client's current situation (goals, risk tolerance levels and time horizon). WealthShape does not directly invest in limited partnerships on behalf of clients. WealthShape also does not directly trade commodities. If a client has a significant amount of cash to invest, WealthShape will invest this money either immediately or over a period of time using what are called "dollar cost averaging" strategies.

#### **Financial Planning**

On a limited basis, we provide financial planning services to certain clients without providing full investment advisory services. These services include developing a tailored financial plan, consisting of clarifying and prioritizing goals, retirement planning, investment planning, education planning, insurance planning, cash management, and risk management. For these standalone services, we charge a flat or hourly fee as described in Item 5.

#### **Retirement Plan Consulting and Advisory Services**

We provide consulting and advisory services to sponsors of employer-sponsored retirement plans. These services may include assisting plan sponsors in establishing, selecting, monitoring, removing, and replacing plan investment options consistent with the plan's investment policy statement and fiduciary objectives.

Depending on the needs of the plan sponsor, our services may include:

- Fee benchmarking
- Recordkeeper search and evaluation
- Investment lineup selection and monitoring
- Performance measurement and reporting
- Trustee education
- Regulatory updates
- Strategic guidance to plan fiduciaries

When providing consulting services to a plan sponsor, general educational materials or participant presentations are not individualized investment advice. Plan participants seeking personalized advice should consult an investment professional of their choosing.

In certain engagements, we may provide discretionary advisory services to ERISA-governed accounts. When acting in this capacity, we acknowledge fiduciary status under Section 3(21) or, where applicable, Section 3(38) of ERISA, but only with respect to the services described in the applicable agreement.

We conduct periodic reviews of plan investments and provide recommendations consistent with the plan sponsor's objectives and investment policy statement.

### **Our Fiduciary Acknowledgement**

When we provide investment advice to you regarding your retirement plan account or IRA, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or Section 4975 of the Internal Revenue Code (the "Code"), as applicable, which are laws governing retirement accounts. The way we make 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. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice)
- Never put our financial interests ahead of yours when making recommendations (give loyal advice)
- Avoid misleading statements about conflicts of interest, fees, and investments
- Follow policies and procedures designed to ensure that we give advice that is in your best interest
- Charge no more than is reasonable for our services
- Give you basic information about conflicts of interest

For purposes of this special rule, covered "plans" include 401(k), 403(b), profit sharing, pension and all other plans that are subject to ERISA, together with tax-qualified retirement plans under the Code (even if not subject to ERISA) such as Solo 401(k) and "Keogh" plans. "IRAs" subject to the special rule include both traditional and Roth IRAs, individual retirement annuities, health savings accounts, Archer medical savings accounts and Coverdell education savings accounts.

### **Wrap Fee Program**

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and any other administrative fees. WealthShape does not participate in any wrap fee programs.

### **Client Agreement**

Prior to engaging us, the client will be required to enter into one or more written agreements setting forth the terms, conditions, and objectives under which we shall render our services (the "Agreement"). Additionally, we will only implement our investment recommendations after a client has arranged for and furnished all information and authorization regarding accounts with appropriate financial institutions. Our clients are advised to promptly notify us if there are ever any changes in their financial situation or investment objectives.

### **Our Material Conflicts of Interest**

Our material conflicts of interest are described in this brochure.

Investment advisory, financial planning, tax and/or retirement service recommendations as described above may pose a conflict between the interests of the Firm and the interests of clients. For example, a recommendation to engage the Firm for investment advisory services or to increase the level of investment assets with the Firm, including through rollovers or other transfers of retirement plan accounts or IRAs, would pose a conflict, as it would increase the advisory fees paid to the Firm. Clients are not obligated to implement any recommendations made by the Firm or maintain an ongoing relationship with the Firm. If a client elects to act on any of the recommendations made by the

Firm, the client is under no obligation to execute the transaction through the Firm.

#### *Rollovers and Account Type Changes*

Regardless of the investments and services you select, the Firm will make more money if you roll over assets from a retirement plan or IRA for which we do not provide services, to a retirement plan or IRA for which we do provide services, whether the rollover is from (1) a plan to an IRA, (2), an IRA to an IRA, (3) a plan to another plan, or (4) an IRA to a plan (as those terms are described above). As noted above, our individual wealth advisors are typically compensated in part based on the total advisory fee they generate for our Firm. Therefore, both our Firm and our individual wealth advisors have financial incentives to recommend plan and/or IRA rollovers to plans and IRAs serviced by us. You are under no obligation, contractually or otherwise, to complete the rollover. Furthermore, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by us.

#### **Assets Under Management**

As of December 31, 2025, WealthShape manages approximately \$109,423,270 in assets under management on a discretionary basis and \$0 on a non-discretionary basis.

## **ITEM 5 – FEES AND COMPENSATION**

*WealthShape services are provided on a fee only basis.* WealthShape does not sell financial products or accept commissions or any other compensation from outside sources, except for incidental research, technology, and brokerage services provided by Charles Schwab under the Section 28(e) safe harbor, which provide economic value to the Firm and create a conflict of interest. We evaluate these benefits to ensure they are consistent with our fiduciary duty and best execution obligations.

#### **Investment Advisory Services**

The specific manner in which our fees are charged is established in the Investment Advisory Agreement. WealthShape will charge an annual fee based on the Client's assets under management. WealthShape's tiered fee schedule is as follows:

- 0.85% on the first \$1,000,000
- 0.65% on the next \$2,000,000
- 0.55% on assets over \$3,000,000

Fees are negotiable in certain circumstances.

Fees are billed quarterly in arrears, based on the quarter-end values of a client's account on the last trading day of the quarter. The first quarter's fee will be based on the client's initial assets under management and pro-rated from the date the assets are traded in the account. Should an account be terminated, the fee will be calculated based on the ending value of the previous day market value. Per the Investment Advisory Agreement, the client directs the firm to direct the custodian to deduct fees from the account. The custodian does not validate or check our fee or its calculation on the assets on which the fee is based. The custodian will deduct the fee from the account(s) or, if the client has more than one related account(s), from the account designated by the Firm and/or the client to pay our fees, as applicable. The custodian with which our clients maintain accounts has agreed to send statements to each client, at least quarterly, indicating all amounts disbursed from the account(s), including the amount of advisory fees paid directly to us. We urge clients to carefully review such account statements for accuracy.

If insufficient cash is available to pay such fees, securities in an amount equal to the balance of unpaid fees will be liquidated to pay for the unpaid balance. WealthShape does not collect fees in advance.

WealthShape's compensation for services shall be calculated as follows:

*Market Value on last trading day of Quarter X Annual Fee Percentage for WealthShape = Annual Fee Amount.  
Annual Fee Amount / 4 = Quarterly Fee Amount. The Market Value of the accounts is determined by the custodians on the last trading day at quarter end.*

Investment advisory agreements are effective for one year beginning the date the contract is signed and shall be automatically renewed for successive one-year terms. An investment advisory agreement may be canceled at any time, by either party, for any reason upon receipt of written notice.

WealthShape's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which shall be incurred by the client. For example, some mutual fund transactions produce a transaction charge, which will be deducted from the client's account. Similarly, trades through broker-dealers create other transaction charges, which will also be deducted from the client's account. Some custodians charge custodial fees, which will be deducted from the client's account.

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 WealthShape's fee.

*Mutual Fund Share Class Selection:* When recommending mutual funds, we have a conflict of interest in selecting share classes, as higher-cost classes (e.g., with 12b-1 fees) could indirectly benefit the custodian or fund sponsors, potentially increasing client expenses. To mitigate, we select the lowest-cost share class available (typically institutional/no-load), document the rationale, and avoid revenue sharing. We do not receive commissions or 12b-1 fees. See Item 10 for other conflicts.

Additions may be in cash or securities provided that we reserve the right to liquidate any transferred securities or decline to accept particular securities into a client's account. We generally consult with clients about the options and consequences of transferring securities, prior to any such transfer. However, clients are advised that when transferred securities are liquidated, they are generally subject to transaction fees, fees assessed at the asset level (i.e., contingent deferred sales charge on certain mutual funds) and/or tax consequences, among other considerations.

The client may request that related accounts be combined in order to meet fee break points and reduce the advisory fee charged. The standard fee schedules and minimum account sizes indicated for the investment advisory services are negotiable and as a result, clients with similar assets may have differing fee schedules and pay different fees. Clients who negotiate a flat fee schedule may or may not pay a higher fee than those who pay under a tiered schedule, depending on asset levels. Clients will be charged a fee on all assets (securities, cash and cash equivalents), in the account unless otherwise agreed upon between parties. WealthShape processes trades through: Charles Schwab & Co., Inc. and other agreed-upon broker dealer or custodial entities.

#### **Financial Planning and Retirement Plan Consulting Services**

WealthShape has the ability to charge a flat or hourly fee for financial planning only and retirement plan consulting services. WealthShape estimates and quotes planning/consulting fees prior to any services being rendered and bills at the conclusion of the engagement. WealthShape may also provide financial planning retainer services on a case-by-case basis. The retainer fee is quoted in advance and invoiced in arrears on a quarterly or biannual basis, due within 30 calendar days of the invoice date. The total estimated fee, as well as the ultimate fee charged, is based on the complexity of the engagement, with flat fees not exceeding \$5,000 and hourly fees at \$250 per hour (billed in 15-minute increments).

All WealthShape's fees may be amended if administratively feasible and at its discretion.

## **ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

### **Performance-Based Fees**

WealthShape does not access performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client) and does not recommend products that charge performance-based fees.

### **Side-by-Side Management**

In some cases, the Firm manages clients in the same or similar strategies. This may give rise to potential conflicts of interest if the clients have, among other things, different objectives or fees. For example, potential conflicts may arise in the following areas: client orders do not get fully executed; trades may get executed for an account that may adversely impact the value of securities held by a client; there will be cases where certain clients receive an allocation of an investment opportunity when other accounts may not; and/or trading and securities selected for a particular client may cause differences in the performance of different accounts or funds that have similar strategies.

The Firm treats accounts equitably regardless of fee arrangements. In addition, we have adopted trading practices designed to address potential conflicts of interest inherent in proprietary and client discretionary trading. During periods of unusual market conditions, the Firm may deviate from its normal trade allocation practices. There can be no assurance, however, that all conflicts have been addressed in all situations.

The Firm does not invest in private investment or limited investment opportunities.

## **ITEM 7 – TYPES OF CLIENTS**

The Firm provides investment management services to individuals, endowments, foundations, trusts, corporate pension and profit-sharing plans, and corporations and other organizations.

The minimum account size is \$10,000. The Firm may waive this minimum on a case-by-case basis. Clients may make cash additions to the account at any time and may withdraw assets from the account on written notice to the Firm.

## **ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

### **Methods of Analysis and Investment Strategies**

WealthShape's investment methodology is based on the practical application long-term academic research incorporating the principles of Modern Portfolio Theory and quantitative investment analysis. Our overall securities analysis is based on a number of factors including those derived from commercially available software technology, securities rating services, general market and financial information, due diligence reviews and specific investment analysis that clients may request. WealthShape's investment approach is rooted in the belief that markets are inherently efficient and that investors' returns are determined principally by asset allocation decisions, not by market timing or stock selection. WealthShape focuses on developing globally diversified portfolios that overweight or underweight at the asset class level in an effort to capture premiums that have been historically available. WealthShape's investment strategies consist of equity and fixed income components and are comprised of no load and/or load-waived mutual funds and exchange traded funds.

Each client's asset allocation is determined by their specific objectives and unique circumstances. The Firm's investment approach begins with a clear and thorough understanding of each client's objectives, time horizon, risk profile and income needs. As discussed above, the Firm utilizes a long-term strategy when providing and implementing our advice. However, should a client's situation change or the basis for making an investment change,

there are occasions where the Firm utilizes a short-term strategy and securities are held less than one year.

### **Risk of Loss**

*WealthShape is a fiduciary for its clients. As a fiduciary, WealthShape has a duty of utmost good faith to act solely in the best interests of each of our clients. We use our best judgment and good faith effort in providing financial advisory services. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. Past performance is not indicative of future results; therefore, you should not assume that future performance of any specific investment or investment strategy will be profitable. We do not provide any representation or guarantee that your goals will be achieved.*

Although all investments involve risk, WealthShape's investment recommendations seek to limit risk through broad global diversification among different types of asset classes. There is no assurance that WealthShape will be successful and the clients are advised that they are subject to the risks of the securities markets. These risks include general market trends, unintended concentrations in certain markets, sectors and individual issuers, government regulation and lack of sufficient market liquidity. Fixed income investments are subject to interest rate risks and volatility of market prices. Real estate securities are subject to property value changes, rental income, property taxes and tax and regulatory changes. Foreign securities and emerging market investments are subject to the same risks as discussed herein and subject to the risks of currency exchange rate changes, political instability, and different methods of accounting and finance reporting. The additional risks associated with small company and value securities may include increased volatility and less liquidity.

**Market Risk:** Either the market as a whole, or the value of an individual company, goes down, resulting in a decrease in the value of client investments. Global markets are interconnected, and events like hurricanes, floods, earthquakes, forest fires and similar natural disturbances, war, terrorism or threats of terrorism, civil disorder, public health crises, and similar "Act of God" events have led, and may in the future lead, to increased short-term market volatility and may have adverse long-term and wide-spread effects on world economies and markets generally. Clients may have exposure to countries and markets impacted by such events, which could result in material losses.

**Geopolitical Risks:** Unexpected political, regulatory and diplomatic events within the United States and abroad, such as the U.S.-China "trade war," may affect investor and consumer confidence and may adversely impact financial markets and the broader economy, perhaps suddenly and to a significant degree. The current political climate and the renewal or escalation of a trade wars between United States and other countries may have an adverse effect on both the U.S. and such other countries' economies, including as the result of one country's imposition of tariffs on the other country's products. In addition, sanctions or other investment restrictions could preclude the clients from investing in certain non-U.S. issuers or cause the clients to sell investments at disadvantageous times. Events such as these and their impact on clients and their investments are difficult to predict and further tariffs may be imposed or other escalating actions may be taken in the future.

**Equity Risk:** Stocks are susceptible to fluctuations and to the volatile increases and decreases in value as their issuer's confidence in or perceptions of the market change. Investors holding common stock of any issuer are generally exposed to greater risk than if they hold preferred stock or debt obligations of the issuer.

**Mutual Funds:** Investing in mutual funds carries the risk of capital loss, and thus, you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. They can be of bond "fixed income" nature (lower risk) or stock "equity" nature. The risk of owning mutual fund generally reflects the risks of owning the underlying securities held by the mutual fund.

**Exchange Traded Funds (ETFs):** An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest, and the possibility of inadequate regulatory compliance. The risk of owning an ETF generally reflects the risks of owning the underlying securities held by the ETF. Since the value of ETF shares depends on the demand in the market, we may

not be able to liquidate the holdings at the most optimal time, adversely affecting performance.

**Socially Conscious Investing:** Depending on the strategy or client-specific restrictions, a client's account may undergo exclusionary or inclusionary screening based on environmental, social and corporate governance criteria, as well as other criteria based on religious beliefs. These criteria are nonfinancial reasons to exclude or include a security and therefore the client's account or strategy may forgo some market opportunities available to portfolios that don't use such screening. Stocks selected following these criteria may shift into and out of favor with stock market investors depending on market and economic conditions, and the client's or strategy's performance may at times be better or worse than the performance of accounts or strategies that do not use such criteria.

**Fixed Income Risk:** Investing in bonds involves the risk that the issuer will default on the bond and be unable to make payments. In addition, individuals depending on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk. The fixed income instruments purchased by a client are subject to the risk that market values of such securities will decline as interest rates increase. These changes in interest rates have a more pronounced effect on securities with longer durations. Fixed income securities are also subject to reinvestment risk in that if interest rates are falling during a period of reinvestment, returns will be lower. Interest rate risk increases as portfolio duration increases. Reinvestment risk increases as portfolio duration decreases.

**International Investing Risk:** International investing, especially in emerging markets, involves special risks, such as currency exchange and price fluctuations, as well as political and economic risks.

**Emerging Markets Risk:** The risks associated with foreign investments are heightened when investing in emerging markets. The governments and economies of emerging market countries may show greater instability than those of more developed countries. Such investments tend to fluctuate in price more widely and to be less liquid than other foreign investments.

**Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. The less liquid an asset is, the greater the risk that, if circumstances require an investor to sell the asset quickly, it will be sold at a price below fair value. Generally, an asset is more liquid if it represents a standardized product or security and there are many traders interested in making a market in that product or security. For example, Treasury Bills are highly liquid, while real estate properties are not.

**Management Risk:** Investments also vary with the success and failure of the investment strategies, research, analysis and determination of portfolio securities. If our strategies do not produce the expected returns, the value of your investments will decrease.

**Tax Strategies:** Tax strategies may not achieve intended benefits due to tax law changes or client circumstances.

**Risk of Loss:** Investing in securities involves risk of loss that clients should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met.

**Technology and Cybersecurity:** The Firm's information and technology systems may be vulnerable to damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches, usage errors by its professionals, power outages and catastrophic events such as fires, tornados, floods, hurricanes and earthquakes. Although the Firm has implemented various measures to protect the confidentiality of its internal data and to manage risks relating to these types of events, if these systems are compromised, become inoperable for extended periods of time or cease to function properly, the Firm will likely have to make a significant investment to fix or replace them. The failure of these systems and/or of disaster recovery plans for any reason could cause significant interruptions in the Firm's operations and result in a

failure to maintain the security, confidentiality or privacy of sensitive data, including personal information relating to clients. Such a failure could harm the Firm's reputation or subject it or its affiliates to legal claims and otherwise affect their business and financial performance. The Firm will provide notifications as required by applicable law.

**Other Risks, Information and Sources of Information:** Client accounts are also subject to investment style risk. A client account invested in one of our investment strategies involves the risk that the investment strategy may underperform other investment strategies or the overall market. The Firm does not offer any products or services that guarantee rates of return on investments for any time period to any client. All clients assume the risk that investment returns may be negative or below the rates of return of other investment advisers, market indices or investment products.

**Regulation Risk:** Regulation and laws affecting the Firm change from time to time. The Firm cannot predict the effects, if any, of future regulatory and legal changes on our business or the services provided.

**Inflation Risk:** Security prices and portfolio returns will vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of a client's future interest payments and principal. Inflation also generally leads to higher interest rates, which may cause the value of many types of security investments to decline.

**Interest Rate Risks:** The prices of and the income generated by, most debt and equity securities will most likely be affected by changes in interest rates and by changes to the effective maturities and credit ratings of these securities. In addition, falling interest rates may cause an issuer to redeem or refinance a security before its stated maturity date, which would typically result in having to reinvest the proceeds in lower-yielding securities.

**Data Sources Risks:** The Firm uses external software applications to analyze performance attribution and to assist in investment decision making or investment research. As a result, if information that the Firm receives from a third-party data source is incorrect, the Firm may not achieve the desired results. Although the Firm has found the third-party data sources to be generally reliable, the Firm typically receives these services "as is" and cannot guarantee that the data received from these sources is accurate.

**Possibility of Fraud and Other Misconduct:** When client assets are allocated to investment funds, the Firm does not have custody of the assets. Therefore, there is the risk that the investment fund or its custodian could divert or abscond with those assets, fail to follow agreed upon investment strategies, provide false reports of operations, or engage in other misconduct. Moreover, there can be no assurances that all investment funds will be operated in accordance with all applicable laws and that assets entrusted to investment funds will be protected.

**Counterparty Risk:** The institutions (such as banks) and prime brokers with which an investment fund does business, or to which securities have been entrusted for custodial purposes, could encounter financial difficulties. This could impair the operational capabilities of the investment fund or create unanticipated trading risks.

*The summary above is qualified in its entirety by the risk factors set forth in the applicable offering materials for the applicable product.*

## **ITEM 9 – DISCIPLINARY INFORMATION**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of WealthShape or the integrity of WealthShape's management. There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

## **ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

WealthShape is a Connecticut State Registered Investment Advisor. WealthShape is not registered as a broker-dealer, and none of its management persons are registered representatives of a broker-dealer. Neither WealthShape nor any of its management persons is registered as (or associated with) a futures commissions merchant, commodity pool operator, or a commodity trading advisor. WealthShape has no arrangements that are material to its advisory or its clients with a related person who is an investment company, other investment advisor, financial planning firm, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **ITEM 11 – CODE OF ETHICS**

WealthShape has adopted a Code of Ethics pursuant to Rule 204A-1 under the Advisers Act. The Code establishes standards of conduct, including fiduciary duties (with ERISA standards for retirement plan clients), and requires Supervised Persons to place client interests first, avoid conflicts and comply with federal securities laws. It addresses personal securities transactions (with reporting, pre-clearance for certain trades, and prohibitions on front-running and insider trading), protection of material nonpublic information, gifts/entertainment, outside business activities, and incidental soft dollar benefits from the custodian (Schwab, as disclosed in Item 12). As a fee-only firm, no commissions or product compensation is received. A copy of the Code is available free of charge upon request by contacting the CCO at 860-837-0303 or [tbaker@wealthshape.com](mailto:tbaker@wealthshape.com).

### **Material Financial Interest—Financial Interest and Principal/Agency Cross**

WealthShape, as a firm, has no direct financial interest (e.g., proprietary positions) in the securities it recommends to clients. However, Supervised Persons may have personal financial interests in the same securities (e.g., ETFs) recommended to clients, subject to the safeguards in our Code of Ethics, including reporting, pre-clearance for conflicting trades, and prohibitions on front-running. It is WealthShape's policy that the Firm will not effect any principal or agency cross securities transactions for client accounts. WealthShape will also not cross trades between client accounts

### **Participation or Interest in Client Transactions – Personal Securities Transactions**

From time to time, representatives of WealthShape may buy or sell securities for themselves that they also recommend to clients. The Code is designed to assure that the personal securities transactions, activities, and interests of the employees of WealthShape will not interfere with (i) making decisions in the best interest of clients and (ii) implementing such decisions while, at the same time, allowing representatives to invest for their own accounts. Under the Code, certain classes of securities, primarily open-end mutual funds, U.S. Treasuries, and money market instruments, are generally not "reportable securities" based upon a determination that these would materially not interfere with the best interest of WealthShape's clients (trades in exchange-traded funds, closed-end mutual funds, and most fixed income securities are reportable and subject to restrictions). In addition, the Code requires pre-clearance of certain transactions (including IPOs and private placements). WealthShape does not buy or sell securities for client accounts at or about the same time it buys the same securities for its own account. Employee trading is monitored quarterly and annually under the Code, including self-review by the CCO, and designed to reasonably prevent conflicts of interest between WealthShape and its clients.

## **ITEM 12 – BROKERAGE PRACTICES**

### **Factors Used to Select Custodians and/or Broker/Dealers**

Custodians/broker-dealers will be recommended based on WealthShape's duty to seek "best execution," which is the obligation to seek to execute securities transactions for a client on terms that are the most favorable to the client under the circumstances. The client will not necessarily pay the lowest commission or commission equivalent, and WealthShape may also consider the market expertise and research access provided by the payment of commissions, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers to aid in the research efforts of WealthShape. WealthShape will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer/custodian.

WealthShape does not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see "Custody" below). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We recommend that our retail clients use Charles Schwab & Co., Inc ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian.

Schwab offers services to independent investment advisers like WealthShape, which include custody of securities, trade execution, clearance and settlement of transactions, as well as incidental benefits such as sponsorships of firm events and conferences, investment-related research, pricing information and market data, software and technology for client account access, compliance and practice management publications, discounted or gratis consulting services, discounted or gratis attendance at conferences, meetings, and other educational or social events, marketing support, and transition support services.

Schwab will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. You will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Schwab, we will not be able to manage your retail advisory account. WealthShape is independently owned and operated and is not affiliated with Schwab.

#### **Research and Other Soft Dollar Benefits**

WealthShape receives incidental soft dollar benefits from Charles Schwab & Co., Inc., such as research, technology, and platform services. These benefits create a conflict of interest because they provide economic value to the Firm. We evaluate these benefits to ensure they are consistent with our fiduciary duty and best execution obligations. We do not have formal soft dollar arrangements.

#### **Brokerage for Client Referrals**

WealthShape does not receive client referrals from broker/dealers.

#### **Clients Directing Which Broker/Dealer/Custodian to Use**

Retail advisory clients must maintain their accounts at Charles Schwab & Co., Inc. Retirement plan clients and certain other accounts may utilize other custodians as agreed.

#### **Trade Aggregation**

When possible, WealthShape will block, or, aggregate multiple client orders. This practice could facilitate execution of the order and may result in a better execution price and lower commission cost. Best price is normally an important factor in this decision, but the selection also takes into account the quality of brokerage services, including such factors as execution capability, financial stability, and clearance and settlement capability. Accordingly, transactions will not always be executed at the lowest available commission. In our attempt to give equitable treatment to clients' orders, orders are entered on a rotation basis. As indicated above, when it is appropriate, WealthShape may aggregate or "block" client orders to achieve more efficient execution. In such instances, client accounts participating in the aggregated transaction will be charged the average price per unit for the security and transaction costs will be allocated pro rata among clients.

**Trade Error Policy**

The Firm has a policy to minimize the occurrence of trade errors and, should they occur, detect such trade errors and take steps to resolve the error to make the client whole. Upon the timely discovery of a trade error, the Firm corrects the trade error. We recommend that clients regularly review their custodial statements. Clients may obtain additional information about the trade error policies and practices applicable to their account by contacting the Firm. We maintain a record of identified errors, including details of the original transaction and the corrective actions.

**Cross Trades**

The Firm does not engage in cross trades, including agency cross transactions or principal transactions, between client accounts.

**ITEM 13 – REVIEWS OF ACCOUNTS**

The accounts provided with investment management services are continuously monitored by Timothy J. Baker, Principal, with regard to clients' respective investment policies and risk tolerance levels. Additional reviews may be performed when portfolios are rebalanced, when new funds are added to the portfolios, when unexpected withdrawals are requested, and when portfolios are reviewed for tax efficiency opportunities. For those clients to whom we provide financial planning, reviews are conducted on an "as needed" basis or as agreed to within the terms of the agreement. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with us and to keep us informed of any changes thereto.

**Content and Frequency of Regular Reports Provided to Clients**

Each portfolio management client will receive at least quarterly a written report that details the client's account including assets held and asset value, which will come from the custodian.

**ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION**

WealthShape does not receive any economic benefit, directly or indirectly from any third party for advice rendered to WealthShape clients, except for incidental economic benefits from Schwab as described in Item 12 (Brokerage Practices), which provide economic value to the Firm but are determined in good faith to qualify under the Section 28(e) safe harbor. These benefits create a conflict of interest, which we address through ongoing evaluation of our brokerage arrangements and adherence to our fiduciary duty.

WealthShape is a fee-only advisory firm, who is compensated solely by the client. WealthShape does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third party. WealthShape may refer clients to various third parties to provide certain financial services necessary to meet the goals of its clients. Likewise, WealthShape may receive referrals of new Clients from a third-party.

WealthShape has received many referrals over the years. The referrals come from current clients, centers of influence (such as estate planning attorneys, accountants, personal friends and other similar sources). WealthShape does not compensate these outside referring parties for these referrals.

From time to time, we receive indirect compensation from service providers or third-party vendors in the form of gifts, entertainment and/or gratis attendance at industry conferences, meetings and other educational events. In addition, service providers and/or third-party vendors provide us economic benefits in the form of serving as sponsors for certain of our events and/or conferences.

## **ITEM 15 – CUSTODY**

WealthShape does not accept custody of Client funds except in the instance of withdrawing client fees (deemed custody under Rule 206(4)-2). For Client accounts in which WealthShape directly debits their advisory fee:

- WealthShape will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- The Client will provide written authorization to WealthShape, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

We have the ability to instruct your account custodian on certain transfers or withdrawals from your account(s) via first-party Standing Letters of Authorization (SLOAs) only. Specifically, we may instruct the account custodian to distribute assets via check to your name and address of record on file with the custodian. With your written permission on file with the custodian, we may also transfer assets to a bank account or account held at another custodian provided the receiving account is held in the same name and under the same legal ownership as the originating account. We do not have access to custodian logins, passwords, or the ability to change account details. We do not serve as trustee or general partner for any client accounts. All third-party distributions are prohibited; we have no authority to instruct the custodian on third-party distributions. No SLOAs permit third-party transfers.

## **ITEM 16 – INVESTMENT DISCRETION**

WealthShape receives discretionary authority from the client at the outset of an advisory relationship. Wealthshape is authorized to execute purchases and sales of investments on the client's behalf at WealthShape's own discretion without consulting the client regarding each purchase or sale. In all cases, such discretion is exercised in a manner consistent with the stated investment objectives for the client's portfolio. When selecting securities and determining amounts to be invested, WealthShape observes the investment policies, limitations and restrictions outlined by the client in the written Investment Policy Statement. For ERISA retirement plan clients, our discretionary authority (under Section 3(38) of ERISA) includes selecting, monitoring, and replacing plan investments consistent with the plan's investment policy statement and objectives. For non-discretionary ERISA services (under Section 3(21)), we provide recommendations only, with final decisions made by the plan sponsor. See Item 4 for our full ERISA fiduciary acknowledgment.

## **ITEM 17 – VOTING CLIENT SECURITIES**

WealthShape will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security, the transfer agent or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **ITEM 18 – FINANCIAL INFORMATION**

As a registered investment adviser, WealthShape is required to provide clients with certain financial information or

disclosures about our financial condition. WealthShape has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding. We do not require or solicit a pre-payment of fees in excess of \$1,200 per client for six months or more in advance of services rendered.

## **PRIVACY POLICY NOTICE**

### **Our Commitment to your Privacy**

As a client or prospective client of WealthShape LLC (“WealthShape”), you share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information. This notice explains how we collect, use, and protect your nonpublic personal information.

### **What Information We Collect**

We collect nonpublic personal information about you, which may include:

- Personal identifiers (such as name, address, telephone number, date of birth, and Social Security number)
- Financial information (such as income, net worth, assets, account balances, and transaction history)
- Information from applications, questionnaires, and financial planning documents

We collect this information from:

- Information you provide on applications or other forms
- Your transactions with us or our service providers
- Other sources, such as custodians or financial institutions

### **Categories of Information We Disclose**

We may disclose the following categories of nonpublic personal information:

- Personal identifiers (name, address, Social Security number)
- Financial information (account balances, transaction history, income, net worth)
- Information from applications and financial plans

### **Categories of Parties to Whom We Disclose**

We do not disclose nonpublic personal information to nonaffiliated third parties except as permitted or required by law. We may disclose information to:

- Service providers who help us administer your account (such as custodians and technology providers) and who are contractually required to keep your information confidential
- Government agencies or regulators as required by law

### **Affiliates and Joint Marketing**

We do not have affiliates. We do not engage in joint marketing with nonaffiliated third parties.

### **Protection of Information**

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information, designed to comply with federal standards. We limit access to your information to those who need it to service your account.

### **Your Opt-Out Rights**

Because we do not disclose your nonpublic personal information to nonaffiliated third parties for purposes that would require an opt-out under Regulation S-P, you do not have an opt-out right. If our practices change, we will notify you and give you a reasonable opportunity to opt out.

**Former Clients**

We continue to apply this privacy policy to former clients and do not disclose their nonpublic personal information except as permitted or required by law.

**Delivery of Privacy Notice**

We provide this privacy notice at the time an advisory relationship is established and annually thereafter. If there are material changes to our privacy practices, we will provide an updated notice.

**Questions**

If you have questions about this notice, please contact Timothy J. Baker, Chief Compliance Officer, by calling 860-837-0303 or via email [tbaker@wealthshape.com](mailto:tbaker@wealthshape.com).



**WealthShape, LLC**

**Form ADV Part 2B**

Investment Adviser Brochure Supplement

Timothy J. Baker, CFP®  
360 Bloomfield Ave, Suite 301, Windsor, CT 06095  
860-837-0303

FEBRUARY 17 2026

**This Brochure Supplement provides information about Timothy J. Baker that supplements the WealthShape, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy J. Baker if you did not receive WealthShape, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Timothy J. Baker is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Timothy J. Baker, CFP®**  
**CRD# 5030137**

YEAR OF BIRTH: 1981

### EDUCATION:

Master of Business Administration (MBA), Southern Connecticut State University  
Bachelor of Science (B.S.) in Marketing, Southern Connecticut State University

### EXPERIENCE:

Principal and Founder, WealthShape, LLC	2015 to Present
Financial Advisor, Asset Strategies Inc.	2013 to 2015
Regional Vice President, 3D Asset Management Inc.	2012 to 2013
Regional Director, Symmetry Partners, LLC	2007 to 2012
Financial Advisor, Pruco Securities LLC	2005 to 2007

### PROFESSIONAL DESIGNATIONS AND LICENSES:

Certified Financial Planner (CFP®)

The Certified Financial Planner™ (CFP®) designation is awarded by the Certified Financial Planner Board of Standards, Inc. To obtain the CFP® designation, candidates must have a bachelor's degree (or higher) from an accredited college or university, complete an approved course of study covering financial planning topics, pass a comprehensive examination, satisfy applicable experience requirements, and agree to abide by the CFP Board's Standards of Professional Conduct. CFP® professionals are required to complete continuing education and renew their certification periodically in accordance with CFP Board requirements.

## Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Mr. Baker.

## Item 4 - Other Business Activities

Mr. Baker is not actively engaged in any other investment-related business or occupation outside of WealthShape, LLC and does not receive compensation from any such activities.

## Item 5 - Additional Compensation

Mr. Baker does not receive any additional compensation for providing investment advice other than advisory fees paid by clients of WealthShape, LLC.

## Item 6 - Supervision

As the only principal and supervised person of WealthShape, LLC, Timothy J. Baker is responsible for supervising all advisory activities of the firm. Questions regarding this Brochure Supplement may be directed to Mr. Baker at the address and telephone number listed above.

## Item 7 – Requirements for SEC-Registered Advisers

Mr. Baker has not been involved in any arbitration claims or administrative proceedings in which he was found liable, nor has he been the subject of a bankruptcy petition.