

Item 1 Cover Page

Wealth Ready
Firm CRD #322146

Form ADV Part 2A – Disclosure Brochure

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This brochure provides information about the qualifications and business practices of Wealth Ready. If you have any questions about the contents of this brochure, please contact us at (501) 744-1962.

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. Registration as a registered investment advisor does not imply a certain level of skill or training.

Additional information about Wealth Ready, CRD #322146 also is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of Wealth Ready.

Wealth Ready believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide its clients with complete and accurate information at all times. Wealth Ready encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Initial Filing

Wealth Ready is a new Registered Investment Advisor.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Wealth Ready.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Item 4 Advisory Business

A. Description of Advisor Firm.

Wealth Ready is a Limited Liability Company formed in the state of Arkansas as of May 10, 2022 and is registered as an investment advisor with the securities bureau in the state of Arkansas as of August 23, 2022 and in the state of Texas as of August 25, 2022. The principal owner of the firm is Allen R. Harris, Sr. The firm offers financial planning and discretionary investment supervisory and management services to clients. For a more complete description of these services and the costs, see the information included below.

B. Description of Advisory Services Offered

Before Wealth Ready ("Advisor") enters into an advisor-client relationship, the Advisor offers a complimentary consultation with the client to discuss the client's immediate financial goals and objectives whereby the Advisor will develop an immediate need, financial plan for the client, at no cost to the client, in conjunction with a general consultation to discuss services available, give a prospective client time to review our services, and determine whether the client might benefit from a relationship with Wealth Ready. Our services begin only after we, together with the client, formalize the relationship with a properly executed agreement.

Investment Supervisory and Management Services

Once the agreement is formalized, Wealth Ready will prepare a comprehensive financial plan, at no cost to the client, which will include, but not be limited to, topics such as retirement needs, investments, taxes, insurance, estate planning, business planning and other relevant topics with the client. The Advisor will evaluate the current investments of each client, and then construct an investment plan and recommended portfolio that matches each client's specific situation. Wealth Ready offers investment supervisory and management services based on the individual goals, objectives, time horizons, and risk tolerance of each client. Wealth Ready requires discretionary authority from clients in order to select

securities and the custodian will execute transactions without permission from the client prior to each transaction.

Wealth Ready's recommended portfolios generally consist of exchange-listed securities, corporate debt securities, commercial paper, municipal securities, Exchange Traded Funds (ETFs), and mutual funds. Investing in these types of securities helps to diversify an investment portfolio.

Wealth Ready will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Wealth Ready accept or maintain custody of a client's funds or securities.

Seminars/Workshops

Wealth Ready also offers educational seminars or workshops on topics including but not limited to, general information concerning finance and investing, financial and estate planning, and business and tax planning. Wealth Ready does not charge a fee for these seminars or workshops.

C. Clients Tailored Services and Client Imposed Restrictions

Wealth Ready will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

D. Wrap Fee Programs

Wealth Ready does not provide portfolio management services to wrap fee programs.

E. Assets Under Management

As of the date of this Brochure, Wealth Ready does not have any clients therefore does not have client assets under management.

Discretionary assets: \$0
Non-discretionary assets: \$0

Item 5 Fees and Compensation

A. & B. Method of Compensation and Fee Schedule and Client Payment of Fees

Asset Management Fees

Pursuant to an investment advisory agreement signed by each client, the client will pay Wealth Ready a monthly management fee, payable in arrears, based on the value of portfolio assets of the account managed by the Advisor on the last business day of the preceding month.

Assets Under Management	Annual Fee
\$0-\$100,00	1.00%
\$100,001-\$250,000	0.90%

\$250,001-\$500,000	0.85%
\$500,001-\$750,000	0.80%
\$750,001-\$1,000,000	0.75%
\$1,000,001-\$5,000,000	0.65%
\$5,000,001 and above	Negotiable

This tiered schedule is based on householding accounts (to include parent, grandparent, child, grandchild, siblings) that contribute to the householding value.

These fees are negotiated at the sole discretion of the Advisor. Fees are negotiated based on anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.

Asset management fees will be automatically deducted from the client account on a monthly basis by the qualified custodian. The client will give written authorization permitting the firm to be paid directly from their account held by the custodian. The custodian will send a monthly statement to the client and Wealth Ready will also send a monthly invoice to the client, as well as the custodian, outlining the fee calculation and the amount withdrawn from the client account. The fee calculation will include the amount of the fee, the value of the client's assets upon which the fee was based, and the specific manner in which the fee was calculated. Clients need to be aware that it is their responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fee is properly calculated.

C. Additional Client Fees Charged

All fees paid to Wealth Ready for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses.

At no time will Wealth Ready accept or maintain custody of a client's funds or securities except for authorized fee deduction. Client is responsible for all custodial, securities and brokerage execution fees charged by the custodian and executing broker-dealer. Wealth Ready's fee is separate and distinct from the custodian and execution fees. See Item 12 Brokerage Practices, for further information of brokerage and transaction costs.

D. Prepayment of Client Fees

Wealth Ready's management fee is payable in arrears; therefore, this question is not applicable.

E. External Compensation for the Sale of Securities to Clients

Not applicable to Wealth Ready or its supervised person.

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

Wealth Ready does not charge performance-based fees and therefore does not engage in side-by-side

management.

Item 7 Types of Clients and Minimum Account Size

Wealth Ready will offer its services to individuals, trusts, estates, or charitable organizations, corporations or business entities and does not have any minimum requirements for opening or maintaining an account.

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

A. Methods of Analysis and Investment Strategies

The Advisor utilizes fundamental, technical or cyclical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions and to calculate its credit risk. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

Cyclical analysis of economic cycles is used to determine how these cycles affect the returns of an investment, an asset class or an individual company's profits. Cyclical risks exist because the broad economy has been shown to move in cycles, from periods of peak performance followed by a downturn, then a trough of low activity. Between the peak and trough of a business or other economic cycle, investments fall in value to reflect the uncertainty surrounding future returns as compared with the recent past. The risks with this strategy are two-fold 1) the markets do not always repeat cyclical patterns and 2) if too many investors begin to implement this strategy, it changes the very cycles they are trying to take advantage of.

Wealth Ready maintains clients have a diversified asset allocation within their risk range as determined by the Riskalyze software utilized by the Advisor.

The investment strategies the Advisor will implement include long term purchases of securities held at least for one year; short term purchases for securities sold within a year, option writing, including covered options, uncovered options or spreading strategies.

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

B. Investment Strategy and Method of Analysis Material Risks

The methods of analysis and investment strategies followed by Wealth Ready are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

C. Security Specific Material Risks

Wealth Ready does not primarily recommend a particular type of security. Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. A fund's investment objective and its holdings are influential factors in determining how risky a fund is. Reading the prospectus will help you to understand the risk associated with that particular fund.

Generally speaking, risk and potential return are related. This is the risk/return trade-off. Higher risks are usually taken with the expectation of higher returns at the cost of increased volatility. While a fund with higher risk has the potential for higher return, it also has the greater potential for losses or negative returns. The school of thought when investing in mutual funds suggests that the longer your investment time horizon is the less affected you should be by short-term volatility. Therefore, the shorter your investment time horizon, the more concerned you should be with short-term volatility and higher risk.

Below is a list of some of the risks to consider when investing:

Pandemic Risk. Large-scale outbreaks of infectious disease that can greatly increase morbidity and mortality over a wide geographic area, crossing international boundaries, and causing significant economic, social, and political disruption.

Asset Class Risk. Securities in your portfolio(s) or in underlying investments such as mutual funds may underperform in comparison to the general securities markets or other asset classes.

Equity Securities Risk. Equity securities are subject to changes in value that are attributable to market perception of a particular issuer or general stock market fluctuations that affect all issuers. Investments in equity securities are more volatile than other types of investments.

Growth Securities Risk. Growth companies are companies whose earnings growth potential appears to be greater than the market, in general, and whose revenue growth is expected to continue over an extended period. Stocks of growth companies or "growth securities" have market values that are more volatile than those of other types of investments. Growth securities typically do not pay a dividend, which helps cushion stock prices in market downturns and reduce potential losses.

Issuer Risk. Your account's performance depends on the performance of individual securities in which your account invests. Any issuers performing poorly, causing the value of its securities to decline. Poor performance is caused by poor management decisions, competitive pressures, changes in technology,

disruptions in supply, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Changes to the financial condition or credit rating of an issuer of those securities causes the value of the securities to decline.

Management Risk. The performance of your account is subject to the risk that our investment management strategy will not produce the intended results.

Market Risk. Your account will lose money over short periods due to short-term market movements and over longer periods during market downturns. The value of a security declines due to general market conditions, economic trends, or events that are not specifically related to the issuer of the security or to factors that affect a particular industry or industries. During a general downturn in the securities markets, multiple asset classes are negatively affected.

Political Risk. Government decisions can damage the value of your investments. Changes to social security, benefits law, and tax law impact your financial decisions. Any foreign investments are impacted by the decision of their local governments.

Passive Investment Risk. Wealth Ready uses a passive investment strategy that is not actively managed where we do not attempt to take defensive positions in declining markets.

Larger Company Securities Risk. Securities of companies with larger market capitalizations underperform securities of companies with smaller and mid-sized market capitalizations in certain economic environments. Larger, more established companies might be unable to react as quickly to new competitive challenges, such as changes in technology and consumer tastes. Some larger companies are unable to grow at rates higher than the fastest growing smaller companies, especially during extended periods of economic expansion.

Regulatory Risk. Changes in government regulations adversely affect the value of a security. An insufficiently regulated industry or market might also permit inappropriate practices that adversely affect an investment.

Smaller Company Securities Risk. Securities of companies with smaller market capitalizations, historically, tend to be more volatile and less liquid than larger company stocks. Smaller companies have no or relatively short operating histories, or be newly public companies. Some of these companies have aggressive capital structures, including high debt levels, or are involved in rapidly growing or changing industries and/or new technologies, which pose additional risks.

Exchange-Traded Funds (ETFs). ETFs are investment companies that are legally classified as open-end mutual funds or UITs. However, they differ from traditional mutual funds, in particular, in that ETF shares are listed on a securities exchange. Shares can be bought and sold throughout the trading day like shares of other publicly-traded companies. ETF shares trade at a discount or premium to their net asset value. This difference between the bid price and the ask price is often referred to as the “spread.” The spread varies over time based on the ETF’s trading volume and market liquidity, and is generally lower if the ETF has a lot of trading volume and market liquidity and higher if the ETF has little trading volume and market liquidity. Although many ETFs are registered as an investment company under the Investment Company Act of 1940 like traditional mutual funds, some ETFs, in particular those that invest in commodities, are not registered as an investment company.

Option Trading Risk. There are multiple risks associated with options transactions, in particular, uncovered options transactions. Investors who buy options lose the premium paid, plus commissions or any other transaction expenses. Writing options generates higher risks than buying options. Writing options involves margin trading, creating leverage risk. The seller of an option has a legal obligation to purchase or sell the underlying asset if the option is exercised, subjecting the seller to the risk of price movement of the underlying asset. The risk of writing covered call options (the seller of the option already owns the underlying asset) is limited. However, writing uncovered options is highly risky and speculative. Writing uncovered call options (the seller of the option does not own the underlying asset) can lead to unlimited losses.

Money Market Funds. Money Market Funds can lose value in volatile market conditions and if interest rates drop, but they can produce more income too. Because they are considered investments, not deposits, money market funds are not insured against loss by the FDIC.

Corporate Debt Securities. The primary risks associated with corporate bonds are credit risk, interest rate risk, and market risk. In addition, some corporate bonds can be called for redemption by the issuer and have their principal repaid prior to the maturity date. In terms of risk, corporate bonds are not all created equal. Much depends on the company issuing them — specifically, on its creditworthiness (the soundness of its finances and ability to pay its debts). This is expressed by its credit rating, something akin to an individual's credit score.

Corporate credit ratings are provided by the three major credit rating agencies: Moody's, Fitch, and S&P. The rating systems used by these independent firms differ from each other slightly, but they all use letter grades: A ratings are assigned to companies deemed to be subject to the lowest level of credit risk; B ratings usually indicate some moderate credit risk; C ratings indicate very high credit risk; D ratings are reserved for companies in default, or bankrupt. Any bond rated BBB (for Fitch and S&P) or Baa (for Moody's) or above is considered "investment-grade," which — as the name implies — indicates the most suitable choice for investors. In contrast, any corporate bond with a rating below BBB (for Fitch and S&P) or Baa (for Moody's) is classified as "non-investment grade." These bonds are higher-risk and so they pay higher interest. Officially, they're called "high-yield bonds" or junk bonds.

Municipal Securities. Investors favor municipal bonds, or "munis," for two main reasons. They are exempt from federal taxes, and they are relatively low-risk investments. While stable, income-producing bonds warrant a position in any well-diversified portfolio, there are inherent drawbacks to owning munis. Individuals interested in purchasing them need to consider several factors before making muni bonds part of their investment strategy. The interest you receive from muni bonds is free from federal taxes but there may be state or local taxes or both. However, if you receive Social Security, your bond interest will be counted as income in calculating the taxable amount of your Social Security income. That could increase the amount you owe. The interest rate paid on muni bonds is generally lower than rates for corporate bonds. You need to determine which deal has the better real return. As with any bond, there is interest rate risk. If your money is tied up for 10 or 20 years and interest rates rise, you'll be stuck with a poor performer.

It is important to note that no methodology or investment strategy is guaranteed to be successful or profitable. Investing in securities involves the risk of loss that clients should be prepared to bear.

Item 9 Disciplinary Information

There are no legal, regulatory or disciplinary events involving Wealth Ready or any of its employees. Wealth Ready and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>. To review the firm information contained in ADV Part 1, select the option for Investment Adviser Firm and enter CRD NO. in the field labeled "Firm IARD/CRD Number". This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions. You may also research the background of Allen R. Harris, Sr. by selecting the Investment Adviser Representative and entering IAR NAME Individual CRD #6709178 in the field labeled "Individual CRD Number".

Item 10 Other Financial Industry Activities and Affiliations

A. Broker-Dealer or Representative Registration

Wealth Ready is not a broker-dealer nor is its management person a registered representative of a broker-dealer.

B. Futures or Commodity Registration

Wealth Ready does not have an application pending as a futures commission merchant, commodity pool operator, or a commodity trading advisor, or as an associated person of the foregoing entities.

C. Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Allen R. Harris, Sr., the CEO of Wealth Ready is also licensed and registered as an insurance agent to sell fixed indexed annuities and life insurance. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest. A conflict of interest exists because Mr. Harris can recommend products for which he can receive additional compensation, i.e. insurance. Clients always have the right to decide whether to purchase insurance recommended by Mr. Harris and if they do purchase insurance, clients have the right to decide from whom to purchase insurance. In recommending an insurance product, Mr. Harris will always act in the client's best interest under his fiduciary duty. Clients are not obligated to use Wealth Ready or its representative for insurance product services. Mr. Harris will spend less than 10% of his time on insurance related activities.

Mr. Harris is employed full time and fully remote with an entity called Health Equity, which offers Health Savings Accounts (HSAs) to businesses and individuals. Mr. Harris is a Service Delivery Manager and works with clients to administer HSA accounts. Clients of Wealth Ready are not solicited for this business therefore there is no conflict of interest.

D. Recommendation or Selection of Other Investment Advisers and Conflicts of Interest

Wealth Ready does not recommend or select other investment advisors for clients.

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

Wealth Ready is registered as a state registered investment advisor with the Arkansas and Texas securities regulators and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct. Wealth Ready has one employee who is the owner of the firm, Allen R. Harris, Sr. Mr. Harris is the only individual responsible for providing advice to all clients of Wealth Ready. The Code of Ethics governs personal trading by each employee of Wealth Ready deemed to be an Access Person and is intended to ensure that securities transactions effected by the Access Person of Wealth Ready is conducted in a manner that avoids any conflict of interest between Mr. Harris and clients of the adviser or its affiliates. As a single member firm, Mr. Harris has a fiduciary duty to clients of Wealth Ready to not trade his personal account in any way that may conflict with trading his client accounts of Wealth Ready. Mr. Harris will adhere to Wealth Ready's Code of Ethics on an ongoing basis and will provide a copy to any client or prospective client upon request.

B. Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Wealth Ready does not currently have any material financial interest involving its recommendations to clients therefore this question is not applicable.

C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Wealth Ready and/or its investment advisory representative from time to time purchase or sell products that he recommended to clients. This practice presents a conflict where, because of the information the Advisor has, the Advisor or its related person are in a position to trade in a manner that adversely affect clients (e.g. place their own trades before or after client trades are executed in order to benefit from any price movements due to the clients' trades). In addition to affecting the Advisor's or its related person's objectivity, these practices by the Advisor or its related person also harm clients by adversely affecting the price at which the clients' trades are executed. To mitigate this conflict, Wealth Ready and/or its investment advisory representative have a fiduciary duty to put the interests of their clients ahead of their own. Wealth Ready is a sole member firm, with the owner Allen R. Harris, Sr. being the only individual providing investment advice to clients of Wealth Ready. Mr. Harris has a fiduciary duty to clients of Wealth Ready to not trade his personal account in any way that may conflict with how client accounts of Wealth Ready are traded. Mr. Harris will adhere to Wealth Ready's Code of Ethics as outlined above.

D. Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

See the response to Item 11C above.

Item 12 Brokerage Practices

A. Factors Used to Select Broker-Dealers for Client Transactions

Wealth Ready will suggest brokers or dealers to be used based on execution and custodial services offered, cost, quality of service and industry reputation. Wealth Ready will consider factors such as

commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion.

Research and Other Soft Dollar Benefits.

Wealth Ready does not receive research or other products or services other than execution from a broker-dealer or third party as a result of client securities transactions.

Brokerage for Client Referrals.

Wealth Ready does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Directed Brokerage.

Wealth Ready requires that all clients use a particular broker-dealer for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to Wealth Ready to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, Wealth Ready has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Wealth Ready's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Wealth Ready may not necessarily pay the lowest commission or commission equivalent as specific transactions involve specialized services on the part of the broker.

If the firm permits a client to direct brokerage, describe your practice.

Wealth Ready does not permit clients to direct brokerage, therefore this question is not applicable.

B. Aggregating Securities Transactions for Client Accounts

Wealth Ready combines orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of Wealth Ready's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and

efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability can be limited. Open orders are worked until they are completely filled, which can span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. Wealth Ready could allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13 Review of Accounts

A. Indicate whether your firm periodically reviews client accounts or financial plans. If you do, describe the frequency and nature of the review and the titles of the supervised persons who conduct the review.

See the response to Item 13B.

B. If the firm reviews client accounts on other than a periodic basis, describe the factors that trigger a review.

The firm reviews client accounts on an annual basis, or when conditions warrant a review based on market conditions or changes in client circumstances. Triggering factors include Wealth Ready becoming aware of a change in client's investment objective, a change in market conditions, change of employment, or a change in recommended asset allocation weightings in the account that exceed a predefined guideline. Client accounts are reviewed by Allen R. Harris, Sr., CEO. Financial plans, once prepared and delivered to the client are not reviewed again unless the client requests a financial plan be updated or the Advisor deems an update is needed based on a change to the client's circumstances.

The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

C. Describe the content and indicate the frequency of regular reports the firm provides to clients regarding their accounts. State whether these reports are written.

The client will receive written statements no less than monthly from the custodian. In addition, the client will receive other supporting reports from mutual funds, asset managers, trust companies or other custodians, insurance companies, broker-dealers and others who are involved with client accounts.

Wealth Ready does provide written reports to clients on a quarterly basis relating to the performance of a client's account versus the benchmark, along with market commentary on the effects and impact of the financial market.

Item 14 Client Referrals and Other Compensation

A. Economic Benefits Provided to the Advisory Firm From External Sources and Conflicts of Interest

Wealth Ready does not currently have any such arrangements therefore this question is not applicable.

B. Advisory Firm Payments for Client Referrals

Wealth Ready does not currently have any such arrangements therefore this question is not applicable.

Item 15 Custody

Under state regulations, Wealth Ready is deemed to have custody of client assets if you authorize us to instruct the qualified custodian to deduct our advisory fees directly from your account. The qualified custodian utilized by Wealth Ready maintains actual custody of your assets. The client will receive written statements no less than monthly from the custodian. The custodian will send a monthly statement to the client and the Advisor will also send a monthly invoice to the client, at the same time the Advisor sends an invoice to the custodian, outlining the fee calculation and the amount withdrawn from the client account. Wealth Ready encourages clients to carefully review/compare their account statements and firm invoice for any inaccuracies. Any discrepancies should be immediately brought to the firm's attention.

Item 16 Investment Discretion

Wealth Ready has discretion over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales will be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by Wealth Ready.

Discretionary authority will only be provided upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Wealth Ready will be in accordance with each client's investment objectives and goals.

Item 17 Voting Client Securities

Wealth Ready will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Wealth Ready cannot give any advice or take any action with respect to the voting of these proxies. The client and Wealth Ready agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18 Financial Information

A. Balance Sheet

Wealth Ready does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, therefore a Balance Sheet is not included with this Brochure.

B. Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Wealth Ready has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Wealth Ready does become aware of any such financial condition, this brochure will be updated and clients will be notified.

C. Bankruptcy Petitions During the Past Ten Years

Not applicable to Wealth Ready.

Item 19 Requirements for State-Registered Advisers

A. Principal Executive Officers and Management Persons

Allen R. Harris, Sr, born 1990, attended college, no degree received. Mr. Harris is the CEO of Wealth Ready, LLC as of July 2022 to Present. Mr. Harris is a Service Delivery Manager with Health Equity as of August 2022 to Present. Prior to that, he was a Financial Advisor with Merrill Lynch from May 2021 to July 2022; a Financial Advisor with Bank of America from May 2021 to July 2022; a Client Advisor with Arvest Wealth Management from May 2016 to May 2021; Mr. Harris held the following positions with Arvest Bank: a Branch Sales Manager from June 2015 to May 2016; an Assistant Branch Manager from August 2014 to June 2015; a Teller Supervisor from October 2012 to August 2014; a Senior Teller from April 2012 to October 2012; and, a Teller from April 2010 to April 2012.

Mr. Harris holds the Accredited Asset Management Specialist (“AAMS”) designation. The AAMS is a professional designation awarded by the College for Financial Planning to financial professionals who successfully complete a self-study program, pass an exam and comply with a Code of Ethics. To maintain the AAMS designation Mr. Harris must complete 16 hours of continuing education every two years and pay a renewal fee. The AAMS program consists of 10 modules, starting with a review of the asset management process, then covering a broad range of topics such as, investments, insurance, taxation, retirement and estate planning issues.

B. Other Business Activities

Allen R. Harris, Sr., the CEO of Wealth Ready is also licensed and registered as an insurance agent to sell fixed indexed annuities and life insurance. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest. A conflict of interest exists because Mr. Harris can recommend products for which he can receive additional compensation, i.e. insurance. Clients always have the right to decide whether to purchase insurance recommended by Mr. Harris and if they do purchase insurance, clients have the right to decide from whom to purchase insurance. In recommending an insurance product, Mr. Harris will always act in the client’s best interest under his fiduciary duty. Clients are not obligated to use Wealth Ready or its representative for insurance product services. Mr. Harris will spend less than 10% of his time on insurance related activities.

Mr. Harris is employed full time and fully remote with an entity called Health Equity, which offers Health Savings Accounts (HSAs) to businesses and individuals. Mr. Harris is a Service Delivery Manager and works with clients to administer HSA accounts. Clients of Wealth Ready are not solicited for this business therefore there is no conflict of interest.

C. Performance Based Fee Description

Wealth Ready does not charge performance-based fees therefore this question is not applicable to the firm or its supervised persons.

D. Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

Management of Wealth Ready have not been found liable in any arbitration, civil or disciplinary actions or administrative proceedings.

E. Material Relationships Maintained by this Advisory Business or Management Persons with Issuers of Securities

There are no material relationships maintained by Wealth Ready or its management person with any issuers of securities other than as described in this Brochure.

Privacy Policy

Wealth Ready LLC

Effective: August 24, 2022

Our Commitment to You

Wealth Ready LLC ("Wealth Ready" or "Advisor") is committed to safeguarding the use of your personal information that we have as your Investment Advisor. Wealth Ready (referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

We do not sell your non-public personal information to anyone. Nor does Wealth Ready provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used ar

e set forth in this privacy policy.

The Information We Collect About You

You typically provide personal information when you complete the paperwork required to become our Client. This information includes the following:

Driver's License number	Date of Birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

In addition, we collect non-public information about you from the following sources:

- Information we receive on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents;
- Information we receive in the course of establishing a customer relationship including, but not limited to, applications, forms, investment questionnaires;
- Information about your transactions with us or others

Information about You That Wealth Ready Shares

Wealth Ready works to provide products and services that benefit our customers. We share non-public personal information with non-affiliated third parties (such as brokers and custodians) as necessary for us to provide agreed services and products to you consistent with applicable law. We also disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. In addition, your non-public personal information will also be disclosed to you, persons we believe to be your authorized agent or representative, regulators in order to satisfy Wealth Ready's regulatory obligations, and is otherwise required or permitted by law. Lastly, we will disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.

To repeat, we do not sell your non-public personal information to anyone.

Information about Former Clients

Wealth Ready does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.

Confidentiality and Security

Our employees are advised about the firm's need to respect the confidentiality of our customers' non-public personal information. Additionally, we maintain physical, procedural and electronic safeguards in an effort to protect the information from access by unauthorized parties.

We'll keep you informed

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy policy, and will provide you with a revised policy if the changes materially alter the previous privacy policy. We will not, however, revise our privacy policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. You can obtain a copy of our current privacy policy by contacting us at (501) 744-1962.

Item 1 Form ADV Part 2B Brochure Supplement – Allen R. Harris, Sr.

Allen R. Harris, Sr., CEO
Personal CRD #6709178

Wealth Ready
Firm CRD #322146

P.O. Box 2434
Benton, AR 72018
Phone: (501) 744-1962

January 2nd, 2024

This brochure supplement provides information about Allen R. Harris, Sr. that supplements the Wealth Ready brochure. You should have received a copy of that brochure. Please contact Allen R. Harris, Sr.

if you did not receive Wealth Ready's brochure or if you have any questions about the contents of this supplement.

Additional information about Allen R. Harris, Sr., CRD #6709178 is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background/Business Experience

Allen R. Harris, Sr, born 1990, attended college, no degree received. Mr. Harris is the CEO of Wealth Ready, LLC as of July 2022 to Present. Mr. Harris is a Service Delivery Manager with Health Equity as of August 2022 to Present. Prior to that, he was a Financial Advisor with Merrill Lynch from May 2021 to July 2022; a Financial Advisor with Bank of America from May 2021 to July 2022; a Client Advisor with Arvest Wealth Management from May 2016 to May 2021; Mr. Harris held the following positions with Arvest Bank: a Branch Sales Manager from June 2015 to May 2016; an Assistant Branch Manager from August 2014 to June 2015; a Teller Supervisor from October 2012 to August 2014; a Senior Teller from April 2012 to October 2012; and, a Teller from April 2010 to April 2012.

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Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Harris.

Description of a professional attainment, designation, or license being revoked or suspended.

Not applicable to Mr. Harris.

Item 4 Other Business Activities

Allen R. Harris, Sr., the CEO of Wealth Ready is also licensed and registered as an insurance agent to sell fixed indexed annuities and life insurance. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest. A conflict of interest exists because Mr. Harris can recommend products for which he can receive additional compensation, i.e. insurance. Clients always have the right to decide whether to purchase insurance recommended by Mr. Harris and if they do purchase insurance, clients have the right to decide from whom to purchase insurance. In recommending an insurance product, Mr. Harris will always act in the client's best interest under his fiduciary duty. Clients are not obligated to use Wealth Ready or its representative for insurance product services. Mr. Harris will spend less than 10% of his time on insurance related activities.

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Item 5 Additional Compensation

Mr. Harris does not receive compensation or other economic benefit from anyone for providing advisory services other than what has been described in the Wealth Ready Brochure.

Item 6 Supervision

Allen R. Harris, Sr. is the Chief Executive Officer and Chief Compliance Officer of Wealth Ready and can be reached at (501) 744-1962. Mr. Harris is the only individual that provides investment advice to clients. Wealth Ready has adopted a compliance program and Code of Ethics that Mr. Harris will adhere to on an ongoing basis.

Item 7 Requirements for State-Registered Advisers

Mr. Harris has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.