Form ADV Part 2A Brochure

Helix Wealth LLC

Firm	Helix Wealth LLC
Registration	An Indiana Registered Investment Adviser
Address	15709 Whelchel Drive, Fishers, Indiana 46037
Telephone	317-743-2748
Email	compliance@gohelixwealth.com
Website	www.gohelixwealth.com
Dated	June 22, 2026

Item 1 - Cover Page

Helix Wealth LLC is an investment adviser located in Indiana. This Brochure provides information about the qualifications and business practices of Helix Wealth LLC. If you have any questions about the contents of this Brochure, please contact us at 317-743-2748 or compliance@gohelixwealth.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission, any state securities authority, or any other regulatory authority. Registration as an investment adviser does not imply any specific level of skill or training. Additional information about Helix Wealth LLC may be available on the Investment Adviser Public Disclosure website at: www.adviserinfo.sec.gov.

Item 2 - Material Changes

This is the initial Form ADV Part 2A Brochure for Helix Wealth LLC. Because this is the firm's initial brochure, there are no material changes to report. In the future, Helix Wealth LLC will update this Brochure at least annually and promptly whenever there are material changes to the firm's business, services, fees, conflicts of interest, disciplinary history, or other information required to be disclosed. Clients may request the most current version of this Brochure at any time by contacting Helix Wealth LLC.

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Item 4 - Advisory Business

Firm Description

Helix Wealth LLC is an Indiana registered investment adviser, organized as a Delaware limited liability company and registered as a foreign entity in the State of Indiana. Helix Wealth LLC provides comprehensive investment advisory, multi-family office, and wealth management services to individuals, high-net-worth families, business owners, trusts, estates, charitable organizations, and institutions. Helix Wealth LLC is owned by Dipen Mehta, who serves as Chief Compliance Officer. As a newly formed firm, Helix Wealth LLC does not currently report regulatory assets under management. The firm provides advisory services on a discretionary or non-discretionary basis, depending on the client's written agreement.

Multi-Family Office and Concierge Services

Helix Wealth LLC provides comprehensive, multi-disciplinary family office services to ultra-high-net-worth individuals and enterprises. These services are highly customized and extend beyond traditional investment management to serve as a holistic family chief financial officer. Services include enterprise structuring, family governance, multi-generational wealth transfer strategies, and philanthropic planning.

In addition, the firm offers non-investment related concierge services. These administrative services are designed to simplify the complex lives of our clients and may encompass bill payment coordination, household payroll management, travel and event arrangements, vendor management, and general personal assistance. Concierge services do not involve the provision of investment advice. Helix Wealth LLC may outsource some or all of these concierge services to specialized third-party service providers or vendors. While the firm conducts due diligence on these third-party providers, clients should be aware that engaging outsourced vendors may require the client to sign separate agreements and may incur additional fees payable directly to the provider.

Any sharing of client information with outsourced concierge vendors is conducted in strict compliance with our privacy policy and requires prior client consent. If Helix Wealth LLC provides bill-paying services that result in access to client funds (whether managed internally or coordinated through an outsourced vendor), the firm may be deemed to have legal custody of those funds and will strictly comply with all applicable regulatory safeguard requirements, including independent surprise examinations by a certified public accountant as required by state law

In-House Tax Planning and Preparation

Understanding that tax mitigation is central to wealth preservation, Helix Wealth LLC offers tax planning and tax return preparation services. These services include individual, corporate, trust, and estate tax preparation. While Helix Wealth LLC provides oversight and coordination of these services, we may outsource the actual preparation, review, or filing of tax returns to qualified, independent third-party certified public accounting (CPA) firms or tax professionals.

Depending on the specific client agreement, the cost of tax preparation may be included in the firm's overarching advisory fee, or it may be billed as a separate, stand-alone engagement. If these services are outsourced, the fees may be billed directly by the third-party professional to the client or passed through Helix Wealth LLC as detailed in the client's written agreement.

The transmission of sensitive financial and personal tax documents to outsourced tax professionals is conducted via secure methods and only with the client's prior authorization. Clients are under no obligation to utilize Helix Wealth LLC or our recommended outsourced tax professionals for tax preparation services and are free to engage independent certified public accountants or qualified tax professionals of their choosing.

Investment Management Services

Helix Wealth LLC provides ongoing investment management services based on each client’s financial condition, investment objectives, risk tolerance, time horizon, liquidity needs, and tax considerations. Services include investment policy development, asset allocation recommendations, portfolio design, selection of exchange-traded funds, mutual funds, individual equities, fixed income securities, ongoing portfolio monitoring, periodic rebalancing, and tax-sensitive investment management.

Retirement Plan Consulting and Held-Away Account Advice

Helix Wealth LLC provides consulting services to retirement plan sponsors and participants. Services include plan-level investment review, fiduciary education, and participant education. The firm may also provide advice regarding assets held in employer-sponsored retirement plans, such as 401(k) or 403(b) plans, or other accounts not directly custodied with the firm’s recommended custodian.

Item 5 - Fees and Compensation

Helix Wealth LLC is compensated for its services through flat monthly retainers, asset-based advisory fees, asset-based investment management fees, one-time project-based planning fees, and hourly consulting fees. The specific fee arrangement is negotiated and codified in the client's written advisory agreement.

Flat Monthly Family Office Retainer

For clients engaging the firm for comprehensive family office services, concierge services, and advanced planning where Helix Wealth LLC does not manage a portfolio of securities on an assets under management (AUM) basis, the firm charges a flat monthly retainer.

- **Fee Range:** $5,000 to $25,000 per month.
- **Determination of Fee:** The exact monthly fee is determined based on objective and subjective factors, including the client's overall net worth, the complexity of their estate, the number of legal entities involved, the volume of bill-pay and administrative concierge services required, and the anticipated hours of professional labor.
- **Billing Frequency:** Flat monthly retainers are billed monthly in arrears (or as otherwise codified in the client's advisory agreement).

Asset-Based Fees: Advisory and Investment Management

For clients engaging the firm for oversight and management of investment portfolios, Helix Wealth LLC bifurcates its asset-based fees to accurately reflect the dual nature of the services provided.

- **Advisory Fee:** Helix Wealth LLC charges an annual advisory fee of up to 1.00 percent (100 basis points). This fee compensates the firm for continuous wealth planning, asset allocation design, macroeconomic research, risk tolerance assessment, and coordination with outside professionals.
- **Investment Management Fee:** Helix Wealth LLC charges an annual investment management fee of up to 1.00 percent (100 basis points). This fee compensates the firm specifically for the daily monitoring, trading, execution, and periodic rebalancing of the securities portfolio.
- **Total Combined Internal Fee:** Depending on the scope of the engagement, a client may be charged both the advisory fee and the investment management fee, resulting in a maximum combined internal fee of up to 2.00 percent annually (200 basis points). These fees are commensurate with the highly specialized, high-touch, and complex nature of the ultra-high-net-worth family office services integrated into our asset management platform.

If a client engages Helix Wealth for comprehensive family office services under the flat monthly retainer ($5,000 to $25,000/month) and also wants portfolio management, they will pay the Investment Management Fee (up to 1.00%) but the Advisory Fee (up to 1.00%) will be completely waived. This cleanly prevents double-charging for wealth planning Each client working with Helix Wealth LLC will have fees outlined in their advisory agreement.

One-Time Project-Based Planning Fees

For clients seeking targeted, stand-alone financial planning, business succession planning, or estate consulting services on a specific project basis, Helix Wealth LLC charges a one-time fixed planning fee.

- **Fee Range:** Typically ranges from $2,500 to $15,000 per project, depending on the scope and complexity of the engagement.
- **Billing Frequency:** Typically, 50% of the estimated fee is due upon signing the advisory agreement, with the remaining balance due upon delivery of the completed plan or project.

Hourly Consulting Fees

For clients requiring specialized, short-term consulting or advisory services that do not fit into a flat-fee or asset-based arrangement, Helix Wealth LLC offers hourly consulting.

- **Hourly Rate:** Up to $500 per hour.
- **Billing Frequency:** Hourly fees are billed in arrears upon completion of the consulting services or on a monthly milestone basis, as detailed in the client's advisory agreement.

Third-Party Asset Manager Fees

If Helix Wealth LLC utilizes an independent third-party asset manager to manage all or a portion of a client's portfolio, the manager will charge its own separate management fee. Third-party asset manager fees are separate from, and in addition to, the fees charged by Helix Wealth LLC. The total combined cost to the client will be explicitly disclosed in the advisory agreement and the third-party manager's Form ADV Part 2A.

Calculation and Billing Methodology: Average Daily Balance and Arrears

All asset-based fees are billed monthly in arrears. Fees are calculated based on the average daily balance of the client's accounts during the preceding billing month.

- **Average Daily Balance Calculation:** The average daily balance is computed by summing the daily ending market value of the account for each day of the month and dividing that sum by the total number of days in the month.
- **Treatment of Cash:** Cash and cash equivalents are included in the asset-based fee calculation only if they are held as an active, strategic component of the client’s managed investment strategy (e.g., tactical cash reserves, cash held for asset allocation, or cash pending near-term investment). Cash and cash equivalents held outside the managed portion of a client's strategy—such as unmanaged cash balances, transactional cash, or designated emergency reserves—are explicitly excluded from the fee calculation.
- **Treatment of Margin (Conflict of Interest):** If a client utilizes margin, fees are calculated on the gross value of the assets, without deducting the margin loan balance. This creates a conflict of interest, as it incentivizes the firm to recommend the use of margin to increase the total billable asset base. We address this conflict by disclosing it here and ensuring that margin is only recommended when it is in the absolute best interest of the client.
- **Proration:** If an account is opened or terminated mid-month, the fee will be prorated based on the exact number of days the account was open and managed during that billing cycle.

Other Fees and Expenses

Helix Wealth LLC's advisory fees are separate from and in addition to other fees and expenses that clients may pay, including custodial fees, brokerage commissions, transaction charges, mutual fund or ETF expense ratios, account maintenance fees, wire transfer fees, and other administrative fees.

We recommend Charles Schwab & Co., Inc. (Schwab) to serve as the qualified custodian for client accounts. Schwab may charge transaction fees or commissions for executing certain securities transactions. Helix Wealth LLC does not receive any portion of these third-party fees, commissions, or custodial charges.

Termination and Refunds

Either party may terminate the advisory agreement at any time by providing written notice to the other party (typically 30 days' written notice, or as otherwise specified in the agreement).

For Fees Billed in Arrears (Asset-Based, Flat Retainer, Hourly): Upon termination, any earned, unpaid fees up to the date of termination will be calculated on a pro-rata basis and billed to the client.

- **For Fees Paid in Advance (One-Time Project Deposits):** Upon termination, the client will be billed for any hours worked or progress made on the project up to the date of termination. Any prepaid, unearned portion of a project deposit will be promptly refunded to the client.

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

Helix Wealth LLC does not charge performance-based fees. Performance-based fees are fees based on a share of capital gains or capital appreciation of client assets. Because Helix Wealth LLC does not charge performance-based fees, the firm does not engage in side-by-side management of accounts that pay performance-based fees and accounts that do not.

Item 7 - Types of Clients

Helix Wealth LLC provides advisory services to individuals, high-net-worth individuals, families, trusts, estates, charitable organizations, corporations, limited liability companies, business owners, and retirement plans. Helix Wealth LLC may require a minimum account size of $250,000 for ongoing investment management services. The firm may waive or reduce this minimum at its discretion based on the nature of the client relationship, anticipated future assets, planning complexity, or family relationships.

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

Methods of Analysis and Investment Strategies

Helix Wealth LLC uses fundamental analysis, asset allocation analysis, modern portfolio theory (MPT) concepts, economic and market analysis, and quantitative analysis when developing investment recommendations.

The firm’s investment strategies include long-term purchases, strategic asset allocation, tactical adjustments, portfolio rebalancing, diversification across asset classes, and tax-sensitive investing. Helix Wealth LLC emphasizes long-term investment discipline, cost awareness, and tight alignment between the client’s portfolio and their broader financial goals.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. Helix Wealth LLC does not guarantee any specific investment outcome, portfolio performance, or profit. Past performance is not indicative of future results.

Material investment risks include, but are not limited to:

- **Market Risk:** The value of securities held in client portfolios may decline due to daily fluctuations in the securities markets, economic conditions, or geopolitical events.
- **Equity Risk:** Investments in common stocks and equity mutual funds/ETFs are subject to dramatic price fluctuations in response to corporate earnings, industry developments, and macroeconomic shifts.
- **Fixed Income and Interest Rate Risk:** Fixed income securities (bonds) generally decline in value when interest rates rise. They are also subject to credit risk, which is the risk that an issuer will default on its payment obligations.
- **Inflation and Cash Drag Risk:** Inflation erodes the purchasing power of cash. Portfolios holding cash and cash equivalents—particularly cash held outside the managed portion of a client's strategy—may experience "cash drag," where the cash portion underperforms a fully invested portfolio and fails to keep pace with inflation.
- **ETF and Mutual Fund Expense Risk:** ETFs and mutual funds carry internal advisory, administrative, and transactional fees that are borne indirectly by the client. These expenses are separate from, and in addition to, Helix Wealth's advisory fees.
- **Third-Party Manager Risk:** When Helix Wealth LLC recommends or utilizes independent third-party asset managers, the firm relies on the accuracy of their reporting and the execution of their stated strategies. Clients face the risk of "style drift," where a third-party manager deviates from their intended investment mandate, or operational failures within the third-party manager's firm.
- **Securities-Backed Lines of Credit (SBLOC) and Collateralized Borrowing Risk:** For clients seeking liquidity without liquidating securities, Helix Wealth LLC may facilitate introductions to, or discuss the use of, Securities-Backed Lines of Credit (SBLOCs) or non-purpose loans.
  - *Third-Party Agreements:* SBLOCs and collateralized borrowing programs are offered, underwritten, and maintained exclusively by third-party financial institutions (such as the client's qualified custodian or independent lenders), and not by Helix Wealth LLC. Helix Wealth LLC is not a lender, does not broker these loans, and is not a party to the lending agreement. To establish a line of credit, the client must enter into a separate, direct agreement with the third-party lender, subject to the lender's terms, interest rates, and collateral requirements.
  - *Client Election and Autonomy:* The decision to borrow against an investment portfolio is entirely the client's independent choice. Clients are under no obligation to utilize SBLOCs and must make their own self-directed decision to pursue this strategy after reviewing the third-party lender's disclosures and agreements.
  - *Separate Contractual Requirement:* Helix Wealth LLC's standard investment advisory agreement does not cover the specialized management, structuring, or ongoing monitoring of collateralized debt strategies. If Helix Wealth LLC agrees to provide specialized services related to a client's SBLOC or borrowing strategy, such services will be governed by a separate, mutually executed written contract outlining the specific scope of services and any separate fees.
  - *Conflict of Interest:* Recommending an SBLOC presents a material conflict of interest. Because Helix Wealth LLC continues to charge its advisory fee on the gross assets under management used as collateral, the firm has a financial incentive to recommend borrowing against the portfolio rather than liquidating assets to meet cash needs, as liquidation would reduce the firm's assets under management and subsequent fee revenue.

  - *Maintenance Calls and Forced Liquidation Risk:* If the value of the collateralized securities declines below the third-party lender's required threshold, the lender can issue a "maintenance call" requiring the client to immediately deposit cash or additional securities. If the client cannot do so, the lender has the right to liquidate some or all of the portfolio's securities without notice to the client. This forced liquidation can lock in market losses, disrupt the long-term investment strategy, and trigger significant, unexpected tax liabilities.
  - *Variable Interest Rates:* SBLOCs typically carry variable interest rates. An increase in interest rates will increase the cost of borrowing, potentially offsetting the investment returns of the underlying collateralized portfolio.
- **Options Strategy and Synthetic Borrowing Risk:** While Helix Wealth LLC's investment advisory agreement provides separate portfolio management services, **Helix Wealth LLC does not manage, execute, or trade options.** Clients wishing to engage in options strategies (including purchasing or writing put and call options for hedging, income generation, or synthetic borrowing/lending positions like box spreads) must do so through a third-party investment manager ("Separate Manager") or their qualified custodian.
  - *Third-Party Custodian and Separate Manager Agreements:* Any options trading is executed through the client's third-party qualified custodian and is managed entirely by an independent Separate Manager. To utilize options, the client must independently elect to do so and must review, approve, and sign a separate options trading agreement and disclosure document directly with that Separate Manager and/or qualified custodian. Helix Wealth LLC is not a party to the options agreement, does not broker options, and does not execute options transactions.
  - *Client Election and Autonomy:* The decision to engage in options strategies or synthetic borrowing is solely at the client's discretion and election. All such strategies are executed and overseen by the Separate Manager, not by Helix Wealth LLC.
  - *Separate Contractual Requirement:* Helix Wealth LLC's standard investment advisory agreement explicitly excludes options trading. The use of advanced options strategies requires a separate written agreement, addendum, or options trading authorization directly between the client and the Separate Manager or qualified custodian, outlining the specific strategies authorized and the associated risks.
  - *Leverage and Volatility Risk:* Options are highly specialized derivative instruments that carry a high degree of risk. A relatively small movement in the price of the underlying security can result in a disproportionately large loss (or gain) in the value of the option.
  - *Option Writer (Seller) Risk:* Writing options involves taking on an obligation to buy or sell the underlying security at a set price. Writing "uncovered" options carries theoretically unlimited risk of loss, as the market price of the underlying asset can move infinitely against the position.
  - *Synthetic Borrowing and Box Spread Risks:* While strategies like "box spreads" may be used to borrow or lend cash synthetically at implied interest rates, they carry structural risks. If executed incorrectly, or if early assignment occurs on American-style options, the strategy can collapse, resulting in substantial losses that exceed the initial capital committed. Furthermore, options are subject to rapid time decay (theta) and may expire worthless, resulting in a total loss of the premium paid.

Specialized & Advanced Strategy Risks

- **Alternative Investments and Private Placements:** For qualified family office and other suitable clients, Helix Wealth LLC may recommend investments in private, non-exchange-traded pooled vehicles (e.g., private equity, venture capital, private debt, or private real estate). These alternative investments are highly speculative and involve a high degree of risk. They are highly illiquid, often require capital to be locked up for multiple years, lack daily public market valuations, and are subject to higher internal fee structures. These investments are only suitable for "Accredited Investors" or "Qualified Clients" who can bear the risk of a complete loss of capital.
- **Concentration Risk:** Portfolios concentrated in a limited number of individual securities, specific sectors, or narrow asset classes will experience significantly higher volatility than a broadly diversified portfolio.

Technology, Cybersecurity, and Artificial Intelligence Risks

- **Cybersecurity and Operational Risk:** Helix Wealth LLC's advisory operations and qualified custodians rely heavily on secure digital technology systems. These systems, and those of our third-party service providers, may be vulnerable to cyberattacks, data breaches, system outages, or operational disruptions, which could result in the loss or unauthorized exposure of client data or temporary trading disruptions.
- **Artificial Intelligence and Technology-Assisted Research Risk:** Helix Wealth utilizes artificial intelligence (AI) technologies, machine learning, and natural language processing tools to support macroeconomic research, data analysis, and financial planning workflows.
- **Operational Scope:** These AI tools do not independently generate investment recommendations, execute trades, or replace the professional judgment of Helix Wealth LLC's investment professionals.
- **Inherent Limitations:** AI models have inherent limitations. They may produce inaccurate, biased, or incomplete outputs (commonly referred to as "hallucinations") due to flawed training data or algorithmic limitations. Furthermore, utilizing public AI models can present data privacy and confidentiality risks if proprietary or sensitive data is improperly transmitted. Helix Wealth LLC maintains strict internal policies to protect client confidentiality and remains ultimately responsible for all advisory recommendations delivered to clients.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose material facts regarding legal or disciplinary events that would be material to a client's evaluation of the adviser or the integrity of management. Helix Wealth LLC has no disciplinary events to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

No Broker-Dealer or Commodity Registration

Helix Wealth LLC is not registered as a broker-dealer, futures commission merchant, commodity pool operator, or commodity trading advisor, and the firm does not sell securities for commissions.

Licensed Insurance Agents

Certain supervised persons of Helix Wealth LLC are licensed insurance agents and may offer life, health, property, and casualty insurance products to advisory clients when applicable. When acting in their capacity as insurance agents, these individuals may receive customary commissions or fees for selling insurance products. This practice presents a conflict of interest, as it provides an incentive to recommend insurance products based on the compensation received rather than the client's specific needs.

Helix Wealth LLC mitigates this conflict by acting in the client's best interest as a fiduciary, disclosing all material conflicts, and ensuring clients understand they are under no obligation to purchase insurance products through the firm’s associated persons. Clients are completely free to implement insurance recommendations through any licensed agent or agency of their choosing.

Estate Planning Services

Helix Wealth LLC offers estate planning services to assist clients with their wealth transfer, legacy, and asset protection goals. To deliver these services, the firm utilizes both in-house personnel and relationships with external vendors (such as estate planning attorneys or specialized documentation providers).

Clients are charged for estate planning services as specified in their individual investment advisory or family office agreements (e.g., as part of an all-inclusive advisory fee, flat retainer, or hourly rate). Helix Wealth LLC does not practice law or draft legal documents directly; any formal legal drafting is completed by qualified, independent legal professionals. Clients are under no obligation to use the firm's recommended vendors for estate planning services and may use any professional of their choosing.

Tax Preparation Services and Conflicts of Interest

Helix Wealth LLC, through its supervised persons and vendor relationships, offers in-house tax planning and tax preparation services to clients. Depending on the client agreement, these services may be billed as a separate, stand-alone flat or hourly fee, independent of the firm's investment advisory or family office retainer fees.

The provision of tax preparation services for additional compensation creates a conflict of interest. The firm and its supervised persons have a financial incentive to recommend our in-house tax services to advisory clients. Helix Wealth LLC mitigates this conflict by acting in the client's best interest as a fiduciary and by requiring full transparency regarding all costs. Clients are completely free to reject our tax preparation services and are under no obligation to use Helix Wealth LLC or its personnel for tax or accounting purposes. Clients may utilize any independent certified public accountant or tax professional of their choosing without impacting their advisory relationship with the firm.

Selection and Use of Separate Asset Managers (Third-Party Managers)

Helix Wealth LLC may recommend, select, or utilize independent, third-party asset managers, Turnkey Asset Management Programs (TAMPs), or specialized independent portfolio managers (collectively, "Separate Managers") to manage all or a portion of a client’s portfolio. This includes recommending specialized Separate Managers to execute advanced options strategies (as described in Item 8), which Helix Wealth LLC does not directly manage or execute.

Billing and Fee Collection Arrangements: For client convenience, Helix Wealth LLC may enter into agreements where the Separate Manager acts as the billing agent. Under this arrangement, the Separate Manager calculates the total advisory fee, deducts it directly from the client's qualified custodian account, and subsequently remits Helix Wealth LLC's portion of the advisory fee to us.

Revenue Sharing and Fee Splitting: In certain arrangements, Helix Wealth LLC may receive a portion of the fee charged by the Separate Manager, or the Separate Manager may share a percentage of their management revenue with us.

Conflicts of Interest: Recommending Separate Managers who share revenue or provide billing services presents a material conflict of interest. Helix Wealth LLC has a financial incentive to recommend or select Separate Managers who offer revenue-sharing arrangements or more favorable billing splits, rather than selecting a manager based solely on the client's investment needs. Furthermore, for options strategies, Helix has an incentive to recommend a Separate Manager who shares revenue over one who does not.

Mitigation of Conflict: Helix Wealth LLC mitigates these conflicts by acting as a fiduciary at all times. We perform rigorous initial and ongoing due diligence on all Separate Managers to ensure their investment styles, performance, and operational capabilities align with our clients' best interests. We ensure that the total combined fee charged to the client (Helix's fee plus the Separate Manager's fee) is reasonable and fully disclosed. Clients must review and sign a separate agreement directly with the Separate Manager and are under no obligation to use any Separate Manager recommended by Helix Wealth LLC.

Other Business Activities

Certain persons associated with Helix Wealth LLC may be involved in outside business activities, including consulting, technology, education, insurance, or other professional services. These outside activities may create conflicts of interest if they take time away from advisory responsibilities or create an incentive to recommend services affiliated with the associated person. Helix Wealth LLC addresses these conflicts by disclosing outside business activities, requiring clients to enter into separate agreements for non-advisory services, and maintaining policies reasonably designed to ensure that advisory recommendations are made in the client's best interest.

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

Helix Wealth LLC has adopted a Code of Ethics that sets forth standards of business conduct expected of its supervised persons. The Code of Ethics requires personnel to act with integrity, comply with applicable securities laws, protect confidential client information, and place client interests ahead of the firm's interests. Persons associated with Helix Wealth LLC may buy or sell securities for their own accounts that are the same as or similar to securities recommended to clients. This creates a potential conflict of interest. Helix Wealth LLC addresses this conflict through its Code of Ethics, personal trading policies, reporting requirements, and supervisory review of personal securities transactions. Helix Wealth LLC does not act as a principal in securities transactions involving clients.

Item 12 - Brokerage Practices

Helix Wealth LLC does not maintain physical custody of client assets. Client assets are expected to be held by an independent qualified custodian, such as Charles Schwab & Co., Inc. When recommending a custodian, Helix Wealth LLC considers financial strength, trade execution quality, availability of investment products, technology, client service, and cost structure. Helix Wealth LLC may receive access to institutional platforms, research, software, technology, practice management tools, and compliance resources from custodians. These services may benefit Helix Wealth LLC and may not directly benefit every client. Receipt of such benefits creates a conflict of interest because the firm may have an incentive to recommend a custodian based on the services provided to the firm rather than solely on the lowest possible cost to clients. Helix Wealth LLC does not select or recommend custodians in exchange for client referrals. Clients may direct Helix Wealth LLC to use a particular custodian, which may limit the firm's ability to obtain best execution or aggregate trades.

Item 13 - Review of Accounts

Helix Wealth LLC reviews client accounts on an ongoing basis. The frequency of reviews depends on the client’s needs, market conditions, account size, investment strategy, and scope of services. Accounts are generally reviewed at least quarterly. Additional reviews may be triggered by significant market movements, changes in economic conditions, deposits or withdrawals, or changes in client goals. Clients receive account statements directly from their qualified custodian at least quarterly showing holdings, transactions, fees, and account values.

Item 14 - Client Referrals and Other Compensation

Helix Wealth LLC may receive non-cash economic benefits from custodians, broker-dealers, software vendors, or other service providers. These benefits create a conflict of interest because they may influence the firm’s recommendation of a service provider. Helix Wealth LLC seeks to manage this conflict by evaluating service providers based on the quality, cost, and suitability of their services for clients. As of the date of this Brochure, Helix Wealth LLC does not pay cash compensation to external promoters for client referrals.

Item 15 - Custody

Helix Wealth LLC does not maintain physical custody of client funds or securities. All client assets must be maintained in an account with an independent "qualified custodian." Helix Wealth LLC recommends that clients utilize Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian.

Clients will receive account statements directly from Schwab at least quarterly. These statements will reflect all transactions in the account, including the deduction of Helix Wealth LLC's advisory fees. Clients should carefully review those statements and are urged to compare the official statements received from Schwab with any separate reports or summaries provided by Helix Wealth LLC.

Helix Wealth LLC is deemed to have limited custody of client assets solely because clients authorize the firm to deduct advisory fees directly from client accounts. The firm will only deduct fees pursuant to written client authorization in the investment advisory agreement. Because the firm's custody is limited strictly to direct fee deduction, Helix Wealth LLC is generally exempt from the Indiana state requirements to undergo an annual surprise CPA examination or submit an audited balance sheet.

Item 16 - Investment Discretion

Helix Wealth LLC provides investment management services on a discretionary or non-discretionary basis. When granted discretionary authority, Helix Wealth LLC determines the securities to be bought or sold, the amount of securities to be bought or sold, and the timing of transactions without obtaining specific client consent before each transaction. Discretionary authority is exercised only after the client has provided written authorization through an advisory agreement. Clients may impose reasonable written restrictions on discretionary authority. For non-discretionary accounts, the client is responsible for approving transactions before implementation.

Item 17 - Voting Client Securities

Helix Wealth LLC does not vote proxies on behalf of clients. Clients retain the responsibility for voting proxies and making elections regarding shareholder matters. Clients receive proxies directly from their custodian or issuer.

Item 18 - Financial Information

Registered investment advisers are required to disclose certain financial information if they require prepayment of substantial fees, have a financial condition likely to impair their ability to meet commitments, or have been the subject of a bankruptcy petition. Helix Wealth LLC bills its fees monthly in arrears and therefore does not require or solicit prepayment of fees of more than $500 per client six or more months in advance. Helix Wealth LLC does not have any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients and has never been the subject of a bankruptcy petition.

Form ADV Part 2B — Brochure Supplement

Item 1 — Cover Page

Dipen Kishore Mehta, AIF®, CIMA®

Helix Wealth LLC

An Indiana Registered Investment Adviser

Firm Address: 15709 Whelchel Drive, Fishers, Indiana 46037

Telephone: 317-743-2748

Email: compliance@gohelixwealth.com

Website: www.gohelixwealth.com

Dated: June 22, 2026

This Brochure Supplement provides information about Dipen Kishore Mehta that supplements the Helix Wealth LLC Brochure. You should have received a copy of that Brochure. Please contact Dipen Kishore Mehta, Chief Compliance Officer, at 317-743-2748 or compliance@gohelixwealth.com if you did not receive Helix Wealth LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Dipen Kishore Mehta is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 — Educational Background and Business Experience

Name: Dipen Kishore Mehta

Year of Birth: 1974

Formal Education after High School

- University of Chicago — Master of Science in Mathematics (Finance Focus)
- Boston University — Bachelor of Science in Computer Science, Bachelor of Arts in Economics, and Bachelor of Science in International Management

Business Background (Past Five Years)

- Helix Wealth LLC — Founder, Managing Member, and Chief Compliance Officer (2026 – Present)
- Super Amplify — Founder & Executive Leader (2023 – Present)
- Invst— Chief Operating Officer (2021 – 2026)
- Protectio Investments — Senior Consultant, Portfolio and Risk Strategist (2017 – current)

Professional Designations & Certifications

1. Certified Investment Management Analyst (CIMA®)

The CIMA designation is issued by the Investments & Wealth Institute (formerly IMCA). To obtain the CIMA, candidates must meet the following requirements:

- **Experience:** At least three years of professional experience in financial services.
- **Ethics:** Pass a detailed background check and agree to adhere to the Institute's Code of Professional Responsibility.
- **Education:** Complete an executive education program at an AACSB-accredited business school.
- **Examination:** Pass a comprehensive, five-hour certification exam.
- **Continuing Education:** Complete 40 hours of continuing education (CE) every two years, including two ethics hours.

Item 3 — Disciplinary Information

Dipen Kishore Mehta has no legal or disciplinary events to report. Fiduciary professionals 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.

Item 4 — Other Business Activities

1. Super Amplify (AI Platform & Consultancy)

Mr. Mehta is the Founder and Executive Leader of Super Amplify, an artificial intelligence platform and consultancy designed to assist enterprises with scaling, workflow automation, and AI training. He spends approximately 30% of his professional time on this venture.

- **Conflict of Interest & Mitigation:** This outside business activity could create a conflict of interest if it distracted Mr. Mehta from his fiduciary duties to Helix Wealth LLC's advisory clients. Helix Wealth LLC mitigates this conflict by scheduling and managing Mr. Mehta's time to ensure that his advisory responsibilities are fully met. No advisory client assets are invested in or directed to Super Amplify unless explicitly disclosed and agreed to under a separate, highly scrutinized conflict disclosure agreement.

2. MyRetirementPlan.ai, Inc. (Financial Technology & Educational Planning Software)

Mr. Mehta is the Founder, Owner, and Operator of MyRetirementPlan.ai, Inc., a financial technology company that develops interactive retirement planning tools, AI-driven tools, and educational tools. The platform is designed to help consumers model retirement timing, drawdowns, legacy readiness, and household cash flows. The software is strictly educational and does not provide personalized investment, tax, or legal advice. Mr. Mehta spends approximately 20% of his professional time on this venture.

- **Conflict of Interest & Mitigation:** This activity presents a conflict of interest because it takes professional time away from Helix Wealth LLC and because Mr. Mehta has a financial incentive to utilize or recommend MyRetirementPlan.ai, Inc.'s software tools within Helix Wealth LLC's wealth management practice.

Helix Wealth LLC mitigates these conflicts through the following measures:

- Mr. Mehta prioritizes his fiduciary duties to Helix Wealth LLC clients and budgets his time to ensure his obligations as Chief Compliance Officer and advisor are never compromised.

- If Helix Wealth LLC utilizes any software or tools developed by MyRetirementPlan.ai, Inc. to service client accounts, clients are not charged any additional fee or markup for the use of such technology.
- The software tools are used solely as supplemental analytical resources; all final investment recommendations are customized to the client's specific circumstances and are independently formulated by Helix Wealth LLC's investment professionals.

3. Other Businesses (Related LLC, Elite Hockey Players LLC, and Protectio Investments LLC)

Mr. Mehta has the following other business entities:

- **Related LLC:** Owner and operator of this non-investment-related holding entity.
- **Elite Hockey Players LLC (doing business as My Edge Hockey):** Owner and operator of this non-investment-related entity, which focuses on youth hockey instruction and sports training.
- **Protectio Investments LLC:** Owner and operator of this entity, which is inactive and no longer registered as an investment adviser.

These businesses require minimal operational oversight and collectively take less than 5 hours per week of Mr. Mehta's time.

- **Conflict of Interest & Mitigation:** In his capacity as owner of these other businesses, a conflict of interest could arise if these activities distracted Mr. Mehta from his primary fiduciary duties to Helix Wealth LLC’s advisory clients, or if there were any overlapping client transactions.

Helix Wealth LLC mitigates these conflicts through the following measures:

- **Time Allocation:** Mr. Mehta limits his involvement in these entities to non-trading hours or weekends to ensure they do not interfere with his primary responsibilities as Founder and Chief Compliance Officer of Helix Wealth LLC.
- **No Cross-Marketing or Solicitation:** Clients of Helix Wealth LLC are under no obligation to engage with, purchase services from, or otherwise interact with Related LLC, Elite Hockey Players LLC, or Protectio Investments LLC. No advisory clients are solicited or marketed to for these private entities.
- **No Advisory Overlap:** Protectio Investments LLC is inactive/unregistered, and neither Related LLC nor Elite Hockey Players LLC offers investment advisory or financial services. No advisory client funds or assets are associated with or directed to these entities.

4. Licensed Insurance Agent

Mr. Mehta is a licensed insurance agent and can sell life, health, property, and casualty insurance products when applicable.

- **Conflict of Interest & Mitigation:** In his capacity as an insurance agent, Mr. Mehta may receive customary commissions or fees for selling insurance products. This presents a conflict of interest by incentivizing him to recommend insurance products based on the compensation received rather than the client's specific needs. Helix Wealth LLC mitigates this conflict by acting as a fiduciary at all times, disclosing all compensation arrangements, and reminding clients that they are under no obligation to purchase insurance through Mr. Mehta. Clients are completely free to implement insurance recommendations through any licensed agent or agency of their choosing.

Item 5 — Additional Compensation

Apart from the advisory fees, retainer fees, and insurance commissions described in Item 4 above, Mr. Mehta does not receive any economic benefit or additional compensation from any non-client for providing advisory services.

Item 6 — Supervision

Dipen Kishore Mehta serves as the Founder, Managing Member, and Chief Compliance Officer of Helix Wealth LLC. Because he is the sole owner and primary advisory professional, he supervises his own advisory activities.

- **Supervisory Procedures:** To mitigate the inherent conflicts of self-supervision, Helix Wealth LLC operates under a strict compliance program designed to ensure adherence to Indiana securities rules. The firm utilizes external compliance consultants to periodically audit client files, review trading activity, and perform annual reviews of the firm's policies and procedures. Clients may contact Mr. Mehta directly at 317-743-2748 with any questions or concerns regarding his supervision.

Item 7 — Requirements for State-Registered Advisers

In accordance with Indiana Securities Division regulations, Dipen Kishore Mehta has:

- Never been involved in or found liable in an arbitration claim alleging damages in excess of $2,500 involving any investment-related activity, fraud, false statements, omission of facts, theft, embezzlement, or dishonest/unethical practices.
- Never been involved in or found liable in any civil, self-regulatory organization (SRO), or administrative proceeding.
- Never been the subject of a bankruptcy petition