ADV Part 3 — Client Relationship Summary (Form CRS)

Helix Wealth LLC — Dated: June 22, 2026

Item 1 — Introduction

Helix Wealth LLC is registered with the State of Indiana as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 — Relationships and Services

What investment services and advice can you provide me?

We offer comprehensive investment advisory, multi-family office, and wealth management services to retail investors, high-net-worth families, and business owners.

- **Portfolio Management Services:** We provide ongoing investment management based on your goals, risk tolerance, and tax situation. We offer these services on both a discretionary basis (where we make the buy/sell decisions without asking you first) and a non-discretionary basis (where we recommend investments, but you make the final decision).
- **Multi-Family Office & Concierge Services:** We provide advanced planning (estate, multi-generational wealth transfer, family governance) and non-investment concierge services (bill pay coordination, household payroll management, travel arrangements).
- **Tax Planning & Preparation:** We provide in-house and outsourced individual, corporate, trust, and estate tax planning and preparation services.
- **Estate Planning Services:** We offer estate planning services utilizing both in-house personnel and external vendors (such as estate planning attorneys or specialized documentation providers).
- **Account Monitoring:** As part of our standard services, we continuously monitor and review your managed portfolios to ensure alignment with your investment objective.
- **Account Minimums:** We generally require a minimum account size of $250,000 for ongoing investment management, which we may waive at our discretion.

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

Item 3 — Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees depend on the services you select and are negotiated and outlined in your written advisory agreement:

- **Asset-Based Fees:** For portfolio management, we charge an Advisory Fee (up to 1.00% annually) and an Investment Management Fee (up to 1.00% annually), resulting in a maximum combined fee of up to 2.00% annually. These fees are calculated based on your average daily balance and billed monthly in arrears.
- **Note:** If you pay a flat monthly family office retainer and want portfolio management, the Advisory Fee (up to 1.00%) is completely waived to prevent double-charging.
- **Flat Monthly Family Office Retainer:** For comprehensive family office and concierge services, we charge a flat fee ranging from $5,000 to $25,000 per month, billed in arrears.
- **One-Time Project-Based Fees:** For targeted planning, we charge a flat fee ranging from $2,500 to $15,000 per project (typically 50% due upfront).
- **Hourly Consulting Fees:** Billed in arrears at up to $500 per hour.
- **Other Costs:** You will pay custodial fees, transaction charges (charged by your custodian, Charles Schwab), mutual fund/ETF internal expenses, and fees charged by third-party asset managers, if applicable. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time.

Conversation Starter. Ask your financial professional:
Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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

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

- **Insurance Commissions:** Our professionals are licensed insurance agents and receive commissions for selling life, health, property, and casualty insurance products. This creates an incentive to recommend these products.
- **Margin Accounts:** If you use margin, our asset-based fees are calculated on the gross value of your assets (including the borrowed margin loan balance). This incentivizes us to recommend using margin.
- **Tax and Vendor Referrals:** Recommending our in-house tax preparation services or preferred estate planning vendors creates a conflict of interest because we have a financial incentive to keep these services in-house or utilize specific partners.

Conversation Starter. Ask your financial professional:
How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated through a portion of the advisory fees collected by the firm, owner distributions, and commissions from the sale of insurance products.

Item 4 — Disciplinary History

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

No. Neither Helix Wealth LLC nor Dipen Kishore Mehta has any legal or disciplinary history. You can research our firm and our financial professionals for free at Investor.gov/CRS.

Conversation Starter. Ask your financial professional:
As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 — Additional Information

For additional up-to-date information or to request a copy of this Relationship Summary or our Form ADV Part 2A Brochure, please visit www.gohelixwealth.com or contact Dipen Kishore Mehta at 317-743-2748 or dipen@gohelixwealth.com.

Conversation Starter. Ask your financial professional:
Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?