Form CRS — *Client Relationship Summary*

INTELLICAPITAL ADVISORS, LLC · AUGUST 13, 2026

Intellicapital Advisors, LLC is registered with the Securities and Exchange Commission (SEC) 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 www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

· Services ·

What investment services and advice can you provide me?

We provide two core services: investment management and comprehensive financial planning. For investment management, we build and manage diversified portfolios of exchange-traded funds, mutual funds, and separately managed accounts through our custodial partners, Charles Schwab and Fidelity Investments. We work with third-party asset management platforms (Adhesion Wealth and AssetMark) for portfolio construction, rebalancing, and tax management. For clients with employer retirement plans such as 401(k)s, we manage those held-away accounts through the Pontera platform, and commission-free annuities issued through the DPL Financial Partners and RetireOne networks, held at the issuing insurance carriers. We manage most accounts on a discretionary basis; we also offer non-discretionary management where you approve each trade. Our minimum account size is $250,000, which we may waive.

For financial planning, we guide you through an eleven-stage planning journey on our BAFAos Wealth Management Platform — from goals and risk assessment through retirement income, tax planning, estate planning, insurance coverage, digital asset protection, and an ongoing plan review process. As part of our account-review process, your advisory team may use a proprietary household health score covering multiple dimensions of your financial life. When the score is calculated or refreshed and indicates a material concern or change, your advisory team reviews the matter.

CONVERSATION STARTER
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?

· Fees & Costs ·

What fees will I pay?

For investment management, our primary fee is an ongoing annual fee ranging from 0.62% to 1.12%, based on the value of assets we manage for you. This fee is calculated based on your account value at the end of each quarter and charged in advance for the upcoming quarter. The more assets in your account, the more you will pay in fees, which gives us an incentive to encourage you to increase the assets in your account. You will also pay third-party platform fees (approximately 0.12%–0.30%) depending on the custodial platform used, and a 0.25% technology fee for held-away retirement account management through Pontera.

For financial planning, we collect a 50% deposit at the start of the engagement, with the balance due upon completion. If you enroll in investment management, the remaining 50% is waived and your deposit is credited against your first quarterly advisory fee. We also offer an annual tax preparation reimbursement of up to $400 (under $1M in assets) or up to $825 ($1M and above) when you use a qualified tax preparer and authorize information sharing for coordinated tax planning. We facilitate estate planning through Wealth.com at no additional advisory fee. You will also pay costs charged by your custodian and internal expenses of any funds in your portfolio. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

CONVERSATION STARTER
Help me understand how these fees and costs might affect my investments. If I give you $5,000 to invest, how much will go to fees and costs, and how much will be invested for me?

· Standard of Conduct ·

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. For example: because we charge an asset-based fee, the more assets you have in your advisory account, the more you will pay us. When we recommend annuity contracts, those assets are also included in your managed assets and subject to our advisory fee. We operate on a fee-only basis and do not receive commissions from any product. We address conflicts by disclosing them to you, by ensuring every recommendation is in your best interest, and by maintaining a Code of Ethics that governs all employee conduct.

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

· Compensation ·

How do your financial professionals make money?

Our financial professionals are compensated through a share of firm revenue generated by advisory fees. We operate on a fee-only basis and no financial professional receives commissions from the sale of any product. Michael McAlpin, CFP®, Founder, Managing Partner & Chief Compliance Officer, and Robert Fremont, Managing Partner & Wealth Advisor, are both compensated through firm revenue. Compensation is not tied to the sale of specific investment products or transaction volume.

· Disciplinary History ·

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

Yes. Visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

· Additional Information ·

Where can I find more, and whom do I contact?

For additional information about our services, fees, and how we work with clients, visit www.intellicapital.com or review our Form ADV Part 2A brochure. To request the most current version of this relationship summary, or if you have any questions, contact us at (866) 438-1958 or bafa@intellicapital.com.

CONVERSATION STARTER
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?