Client Relationship Summary

May 1, 2026

Item 1: Introduction

Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers. It is important that you understand the differences. Free and simple tools are available to research firms, broker-dealers, advisers, and financial professionals at Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisors and investing.

Item 2: What investment services and advice can you provide me?

We offer wealth management services to retail investors, which largely consists of discretionary or, under certain circumstances, non-discretionary investment management, financial planning and consulting. As part of financial planning, we provide periodic advice and reviews regarding your investment goals and objectives, tax planning, retirement, education, cash flow, and investment planning. When a retail investor engages us for investment management, we will continuously monitor the investment accounts which you provide us with such authority. In the investment advisory agreement with us, you typically have given us discretion to determine the investments to buy and sell. In certain instances, you may retain discretion and make the ultimate decision regarding the investments we purchase or sell on your behalf. In either case, our investment authority over your account(s) shall continue until the engagement is terminated. You may impose reasonable restrictions on any discretionary authority you provide, that must be provided to us in writing and accepted by us. Depending on the services requested, clients may be subject to minimum annual fees that range from $3,000 to $50,000. We do not impose a minimum account size requirement on retail investor clients.

Questions to Ask: 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?

You should carefully review our Form ADV, Part 2A Brochure found at threadlinewealth.com/disclosure-brochure to understand the services and advice we provide.

Item 3: What fees will I pay?

We provide our investment advisory services on a fee basis. When engaged for investment management, we charge a percentage of assets under management. These fees are assessed quarterly, in arrears. Our fees are negotiable and generally range from 0.40% to 1.25%, depending on factors such as future earning capacity, additional assets, account size, and planning needs. You should be aware that we have an incentive to encourage growth in assets under management. Fixed fees may be available where appropriate.

Fixed fee engagements range from $500 to $50,000 or more. Some services may also be billed on an asset-based fee of 0.1% to 1.5%, either upon delivery or quarterly, depending on the service.

In addition to our fees, you may incur additional fees and costs related to your investments, including custodian fees, account maintenance, transaction costs, surrender charges, wire transfers, mutual fund internal fees, and redemption fees. Some accounts may be managed by third-party money managers or invest in private funds, which may charge management or performance-based fees. These fees are separate from those you pay Threadline Wealth and reduce your investment returns. Threadline Wealth does not receive additional compensation from these funds. You can request offering documents for any private fund at any time to review specific fees and expenses.

Questions to Ask: How might these fees and costs 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?

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.

Please refer to our Form ADV, Part 2A Brochure found at threadlinewealth.com/disclosure-brochure for more detailed information about our fees and your investment costs.

WHAT ARE YOUR LEGAL OBLIGATIONS WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

Threadline Wealth is required to act in your best interest and not put our interests ahead of yours. At the same time, the way we earn fees and operate may create conflicts of interest.

You should understand and ask about these conflicts because they can affect the advice we provide. Examples include:

Custodian Relationships: We may recommend certain custodians who provide support services to Threadline Wealth, which helps us monitor and service your accounts more effectively.

Third-Party Money Managers: Some accounts may be managed by outside managers who charge separate fees. While Threadline Wealth does not receive compensation from these managers, the additional fees may influence the total cost to you.

Private Funds: Some accounts invest in private funds that charge management and performance-based fees. These fees reduce your investment returns. Threadline Wealth does not receive additional compensation from these funds.

Questions to Ask: How might your conflicts of interest affect me, and how will you address them?

Please refer to our Form ADV, Part 2A Brochure found at threadlinewealth.com/disclosure-brochure for more detailed information about our conflicts of interest.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Threadline Wealth financial professionals receive a salary and do not earn higher compensation for managing more complex portfolios. In addition, they may receive an annual bonus based on factors such as client retention, net new assets, and the overall success of the firm. This creates a potential conflict of interest because it may incentivize our professionals to encourage clients to increase the assets in their accounts.

ITEM 4: DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

Questions to Ask: Do you have any disciplinary history in your role? For what type of conduct?

ITEM 5: ADDITIONAL INFORMATION

You can find additional information about our services and advice, fees, investment costs, and conflicts of interest in our Form ADV, Part 2A Brochure found at threadlinewealth.com/disclosure-brochure. You may request updated information and a copy of our Relationship Summary by contacting us at 425-650-9500 or advisors@threadlinewealth.com.

We encourage you to ask your financial professional questions and understand who to contact with any questions or complaints*: 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?*