

NerdWallet Advisory LLC dba NerdWallet Advisors (“NWA”) is an SEC-registered investment adviser and a wholly owned subsidiary of NerdWallet, Inc. All investment advisory services are provided exclusively through NerdWallet Advisors or other affiliates that are registered as investment advisers. NerdWallet Advisors may only conduct business in jurisdictions where it is registered or qualifies for an exemption or exclusion from registration requirements. Registration as an investment adviser does not imply a certain level of skill or training, nor does it constitute an endorsement by any securities regulator.

NWA refers Users to NerdWallet Wealth Partners, LLC (“NWWP”), an affiliated registered investment adviser, when certain financial and demographic criteria set by NWWP are met and NWWP has capacity to accept new clients. Users who are referred to NWWP will also be able to consider unaffiliated investment advisers through Zoe, a third-party matching service, provided they request multiple matches and meet Zoe’s eligibility criteria. This arrangement creates a conflict of interest because Zoe is the only additional match shown alongside NWWP and is prioritized over other potentially eligible Third-Party Advisors. If the User does not meet the criteria set by NWWP, or if NWWP lacks capacity to accept new clients, the User will be matched with up to three unaffiliated investment advisers participating in Advisors Match (“Third-Party Advisors”) whose stated criteria align with the User’s profile.

All referrals are compensated and the Advisors Match service generates referrals for each User based in part on the amount of compensation NerdWallet Advisory receives. Referrals to NWWP create conflicts of interest because NerdWallet Advisory and NWWP share common ownership and also because both NWWP and NerdWallet Advisory benefit financially from such referrals. In addition, if more than three Third-Party Advisors match with a particular User, the Advisors Match service will refer Users to the Third-Party Advisors that pay more compensation to NerdWallet Advisory, even if other Third-Party Advisors may be equally suitable. Users should evaluate all options and review each adviser’s disclosures before engaging their services.

The content presented is believed to be factual and up to date, but we do not guarantee its accuracy and it should not be regarded as a complete analysis of the subjects discussed. Opinions expressed reflect the judgment of the authors as of the publication date and are subject to change. While we may provide links to third-party websites, this does not constitute an endorsement of the organization, the content, or any activities on those sites. We are not responsible for the accuracy or reliability of information on external websites.

Nothing on this website constitutes personalized investment, legal, or tax advice. All investments involve risk, including the potential loss of principal. There is no assurance that any specific investment strategy will be suitable or successful. You should consult a qualified financial professional before making investment decisions.

NerdWallet Advisors does not provide legal or tax services. For legal or tax-related matters, please consult a qualified attorney or tax professional.

Images used on this website are for illustrative purposes only and do not depict actual clients. They should not be interpreted as endorsements or testimonials from any individuals shown.