This brochure supplement provides information about Joshua Michael St Laurent that supplements the Wealth In Yourself LLC brochure. You should have received acopy of that brochure. Please contact Joshua Michael St Laurent if you did not Wealth In Yourself LLC's brochure or if you have any questions about the contentsof this supplement.

Additional information about Joshua Michael St Laurent is also available on the SEC's websiteat www.adviserinfo.sec.gov.

Wealth In Yourself LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Joshua Michael St Laurent

Personal CRD Number: 6437775

Investment Adviser Representative

195 Highway 50, STE 205
Zephyr Cove, NV 89448
415-915-5948
josh@wealthinyourself.com
www.wealthinyourself.com

UPDATED: 03/30/2026

Item 2: Educational Background and Business Experience

Name: Joshua Michael St Laurent **Born:** 1990

Educational Background and Professional Designations:

Education:

Bachelor of Science Business Finance, SNHU - 2018

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™ and federally registered CFP® marks are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics

requirements in order to maintain the right to continue to use the CFP® marks:

i. *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
ii. *Ethics* – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

04/2022 - Present	Founder and Chief Compliance Officer Wealth In Yourself LLC
09/2015 – 07/2018	Investment Adviser Representative Strategic Advisers LLC
02/2014 - 04/2022	Financial Consultant Fidelity Investments

Item 3: Disciplinary Information

Neither Wealth In Yourself nor any management person has been involved in:

1. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction
2. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority
3. A self-regulatory organization (SRO) proceeding
4. Any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4: Other Business Activities

Joshua Michael St Laurent owns real estate that he rents out for additional income. He spends 1% of his time on this other business activity.

Joshua Michael St Laurent is an adjunct professor at Golden Gate University. He spends 1% of his time on this other business activity.

Joshua Michael St Laurent is not registered as or have pending applications to become a broker-dealer or registered representative of a broker-dealer, a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

Item 5: Additional Compensation

Joshua Michael St Laurent does not receive any economic benefit from any person, company, or organization, other than Wealth In Yourself LLC in exchange for providing clients advisory services through Wealth In Yourself LLC.

Item 6: Supervision

As the Chief Compliance Officer of Wealth In Yourself LLC, Joshua Michael St Laurent supervises all activities of the firm. Joshua Michael St Laurent's contact information is on the cover page of this disclosure document. Joshua Michael St Laurent adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Joshua Michael St Laurent has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following:
    a) an investment or an investment-related business or activity;
    b) fraud, false statement(s), or omissions;
    c) theft, embezzlement, or other wrongful taking of property;
    d) bribery, forgery, counterfeiting, or extortion; or
    e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    a) an investment or an investment-related business or activity;
    b) fraud, false statement(s), or omissions;
    c) theft, embezzlement, or other wrongful taking of property;

d) bribery, forgery, counterfeiting, or extortion; or
e) dishonest, unfair, or unethical practices.

B. Joshua Michael St Laurent has NOT been the subject of a bankruptcy.