

This brochure supplement provides information about Ricardo Miguel Chavero Moya that supplements the netWorth literacy, Inc brochure. You should have received a copy of that brochure. Please contact Ricardo Miguel Chavero Moya if you did not receive netWorth literacy, Inc's brochure or if you have any questions about the contents of this supplement.

Additional information about Ricardo Miguel Chavero Moya is also available on the SEC's website at www.adviserinfo.sec.gov.

netWorth literacy, Inc

Form ADV Part 2B – Individual Disclosure Brochure

for

Ricardo Miguel Chavero Moya

Personal CRD Number: 7745471

Investment Adviser Representative

netWorth literacy, Inc
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Mexico City, Mexico 11370
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UPDATED: 08/06/2025

Item 2: Educational Background and Business Experience

Name: Ricardo Miguel Chavero Moya

Born: 1990

Educational Background and Professional Designations:

Education:

Master Finance, EGADE Business School - 2023

Master Finance and Banking, Universitat Pompeu Fabra - 2023

Master of Science in Business Analytics, Carnegie Mellon University - 2025

Global Executive MBA, IESE Business School - 2026

Business Background:

05/2023 - Present

Investment Adviser Representative
netWorth literacy, Inc

01/2013 - Present

CEO
NWC Agente de Seguros

Item 3: Disciplinary Information

Mr. Ricardo Miguel Chavero Moya has **not** been the subject of any criminal, civil, self-regulatory organization, or U.S. regulatory proceeding.

Non-U.S. affiliate matter (CNBV - Mexico). On July 27, 2023, Mexico's **Comisión Nacional Bancaria y de Valores (CNBV)** issued a pecuniary sanction involving our **non-U.S.**

holding/website affiliate, Net Worth Consulting Wealth Management, S.A.P.I. de C.V. The affiliate operates an online lead-capture form related to **insurance distribution** (e.g., Allianz Optimaxx Plus) and asserts it is **not** an investment adviser under Mexican law. The affiliate has **filed an appeal**; the matter is **not final**, and **execution of the sanction is suspended pending judicial review** before the **Tribunal Federal de Justicia Administrativa (TFJA)**.

This matter **does not involve** findings against **netWorth Literacy, Inc.** or Mr. Chavero Moya in the United States, and it **does not** impose any bar, suspension, or restriction on his advisory activities.

We will update this supplement upon final disposition. See our Firm Brochure (Form ADV Part 2A, Item 9) for additional details.

Item 4: Other Business Activities

Ricardo Miguel Chavero Moya is CEO of NWC Agente de Seguros and he spends approximately 40 hours a week engaged not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Ricardo Miguel Chavero Moya does not receive any economic benefit from any person, company, or organization, other than netWorth literacy, Inc in exchange for providing clients advisory services through netWorth literacy, Inc.

Item 6: Supervision

As a representative of netWorth literacy, Inc, Ricardo Miguel Chavero Moya is supervised by Gerardo Octavio Soto Reyes, the firm's Chief Compliance Officer. Gerardo Octavio Soto Reyes is responsible for ensuring that Ricardo Miguel Chavero Moya adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Gerardo Octavio Soto Reyes is (551) 372-5485.

