

Legal Advantage Investments, Inc.
FORM CRS - Customer Relationship Summary
September 5, 2023

Legal Advantage Investments, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our principal offerings are **Portfolio Management Services and Financial Planning Services**. Go to <https://adviserinfo.sec.gov/firm/brochure/118131>, select our ADV Brochure and read Part 2A Items 4, 7 and 8 for information on our services, fees and other disclosures.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments either on a daily basis (for continuously managed accounts) or at least quarterly (for periodically managed accounts).

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. Our discretionary authority begins when you sign your brokerage firm's form and an investment advisory agreement with our firm granting us this authority. Our authority ends when either you or we instruct your brokerage firm to end it, when either you or we terminate the investment advisory agreement, or if your account is closed. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions in writing.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we require a minimum account size to open and maintain an advisory account, which may be waived in our discretion. For detailed information, refer to our Form ADV Part 2A Items 4 and 7 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/118131>.

Key Questions to Ask Your Financial Professional

- **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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict when valuing illiquid assets in your accounts or when our financial advice may impact the amount of your assets under our management;
- **Hourly Fees** - Payable in a payment at the end of each month for time billed to date.
- **Fixed Fees** - Payable in a payment of \$300 or one-third of the agreed fee, whichever is less, required at the time of commencement of the project. The balance shall be due upon completion or in installments based upon the work completed.
- **Continuous Consulting Fees** - Payable quarterly in arrears for periodic review.
- Clients pay additional fees and/or expenses commonly including:
 - Custodian fees;
 - Account maintenance fees;
 - Fees related to mutual funds and exchange-traded funds;
 - Transaction charges when purchasing or selling securities;
 - Interest charges for clients who carry margin loans, and regulatory fees and taxes;
 - Foreign withholding tax on certain foreign securities; and

- Other product-level fees associated with your investments, including administrative fees for cash management programs.

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. For detailed information, go to <https://adviserinfo.sec.gov/firm/brochure/118131>, select our ADV Brochure, and read Part 2A, Item 5.

Key Questions to Ask Your Financial Professional

- Help me understand how these fees and costs might 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?

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. Here are some examples to help you understand what this means.

- **Proprietary Trading:** We recommend investing in securities that our firm and/or affiliates may also invest in. We may therefore have a financial incentive to recommend such securities;
- **Compensation from Third Parties:** To assist clients who choose to participate in the CF Cash program described in Item 4 of our Form ADV Part 2A (linked below), we receive an annualized administrative fee paid to us by a third party, based on a percentage of the value of a client's assets in the program. The receipt of this fee creates a conflict of interest because it incentivizes us to recommend clients hold excess cash in the CF Cash program instead of other cash management programs.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/118131> to help you understand what conflicts exist and how we address them to put your interests ahead of our firm's interests.

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated by salary and bonus. Financial professionals' compensation is based on the amount of client assets they service and the revenue the firm earns from client assets under management. This creates a conflict of interest because compensation increases when you put more of your assets under our management.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool to research us and our financial professionals.

Key Questions to Ask Your Financial Professional

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

Visit <https://adviserinfo.sec.gov/firm/brochure/118131> to find additional information about our investment advisory services. You can also request a free printed or emailed copy of this relationship summary and other up-to-date information by calling us at 650-949-4939.

Key Questions to Ask Your Financial Professional

- 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?

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Exhibit to Form CRS - Customer Relationship Summary

Legal Advantage Investments, Inc. is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on September 5, 2023:

- We have amended our disclosure related to how our firm makes money and our conflicts of interest to disclose the following:

Compensation from Third Parties: To assist clients who wish to participate in the CF Cash program described in Item 4 of our Form ADV Part 2A, we receive an annualized administrative fee paid to us by a third party, based on a percentage of the value of a client's assets in the program. The receipt of this fee creates a conflict of interest because it incentivizes us to recommend clients hold excess cash in the CF Cash program instead of other cash management programs.

- In addition, we have removed disclosure related to the receipt of soft-dollars, as Legal Advantage Investment, Inc. no longer accrues or utilizes soft-dollar credits previously provided by TD Ameritrade.