1. Introduction

Remotiv LLC [“we”, “us”, “our”] is registered with the SEC as an Investment Adviser.

Brokerage and investment advisory services and fees differ, and it is important for a Retail Investor to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

2. Relationships and services

What investment services and advice can you provide me?

We offer to Retirement Plans’ and IRAs’ Fiduciaries, Financial Institutions, and other service providers investment-advisory services, some of which are furnished to Retail Investors [“you”, “your”]. We offer retirement-planning Investment Education and, sometimes, related Investment Advice or Managed Accounts.

If we offer Investment Advice, it is non-discretionary advice, in which we present recommendations about how you direct investment of your Plan Account or IRA, using only Designated Investment Alternatives or a subset of them. You make your decisions. We do not monitor your investments. But our service often includes rights to use our software when you want to update our guidance or advice.

If we offer Managed Accounts, this is discretionary investment management—that is, we make and implement the investment decisions for the Plan Account an Independent Plan Fiduciary and you tell us to manage.

We have no proprietary product. We restrict our advice or management to your Plan’s or IRA’s Designated Investment Alternatives, and as further instructed or approved by an Independent Plan Fiduciary, or a Financial Institution or Recordkeeper. Our advice is about diversified investment Funds. We require no account minimum.

For information about our services, see our Brochure’s item 4. For information about kinds of clients we might accept, see our Brochure’s item 7. About your opportunity to update our guidance or advice, see our Brochure’s item 13.

The SEC suggests you ask: 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?

Until you use our service, we know nothing about your financial situation. We believe most people can benefit from retirement-planning guidance and related investment advice. Our Brochure’s item 8 describes how we form our guidance or advice, which might include our use of another Investment Adviser. Our Brochure’s item 21 describes our education and business experience. We don’t claim any qualification. We claim no license beyond registration as an Investment Adviser. Registration as an Investment Adviser doesn’t imply any level of skill or training.

3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

An Independent Plan Fiduciary or a Financial Institution or other service provider arranges our services and negotiates our fees. A fee is charged against your Plan Account or IRA only as an Independent Plan Fiduciary decides or you assent to. Read carefully your Plan’s or IRA’s communications.

Our fee might be a fixed fee, a fee measured on assets under our management or advice, or some combination of these. Every kind of fee involves possibilities for conflicting interests. For example, a fee measured on assets under an adviser’s management or advice could motivate an adviser to recommend that you put more assets in your Plan Account or IRA. A fixed fee could motivate an adviser to use less effort than is needed to provide good advice.

Investing your assets will incur fees and expenses besides our fees. Those fees and expenses are not our fees. If you invest in a Fund, you will bear a share of the Fund’s expenses. If you use a Custodian, you might incur or bear transaction fees, commissions, or other brokerage costs. A trust or insurance contract might involve fees and expenses.
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 more information about our fees and other costs, see our Brochure’s item 5.

The SEC suggests you ask: 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?

The SEC requires us to use no more than one Relationship Summary, no matter how many different situations we serve. Also, we have no control over your Retirement Plan’s or IRA’s and its Investment Alternatives’ fees and costs. For those and other reasons, we cannot in this document answer the suggested question. For an explanation about your situation, ask your Retirement Plan’s administrator or your IRA’s Financial Institution. If you call us, we’ll tell you what we know about our fee and whether a portion of it might be charged against your Plan Account or IRA.

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.

As explained under “What fees will I pay?”, every kind of fee involves possibilities for conflicting interests.

We have no conflict from proprietary products, third-party payments, revenue-sharing, or principal trading.

The SEC suggests you ask: How might your conflicts of interest affect me, and how will you address them?

For more information about our conflicts of interest, read our Brochure, including items 5, 6, 8, 11, and 12.

Our fee does not vary with the information or advice we present.

How do your financial professionals make money?

We can make money only when paid our fee. Each employee is paid a salary. Our Owners get our profit or loss.

4. Disciplinary History

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

The SEC suggests you ask: As a financial professional, do you have any disciplinary history? For what type of conduct?

None of our Owners or employees has a disciplinary history.

5. Additional Information

To get our Relationship Summary, Brochure, Code of Ethics, Privacy Notice, website agreement, and further information about our services, call (toll-free) 877-393-8222 or email info@Remotiv.com.

The SEC suggests you ask: 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?

Whether you have a contact person depends on the services arranged for your Retirement Plan or IRA. Likewise, whether a contact person is a registered representative of us relates to the services arranged for your Retirement Plan or IRA. If you have a concern about a contact person or anything about our service, you may talk to Brian Kim.