

Form ADV Part 3: Relationship Summary
Moneypaper Advisor, Inc.
January 5, 2022

Introduction

Moneypaper Advisor, Inc. (MAI) is an investment adviser registered with the U.S. Securities and Exchange Commission. It offers investment advisory services to institutional investors only. Clients should understand that the services provided, and fees charged by MAI are different from those of a broker-dealer, and that it is important to understand the difference. Information on MAI is available at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: MAI offers portfolio management services to institutional investors only. For more information, please see our **Form ADV** at <https://adviserinfo.sec.gov/firm/summary/156971>.

Investment Advisory Services - involves managing and trading securities for the designated account(s) of our clients and continuously monitoring our client's account(s) when providing portfolio management. MAI contacts with its clients at least quarterly to discuss the active portfolio activities. Investment advisory and portfolio management services are provided on **discretionary** basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see our **Form ADV** at URL address herein above listed..

Financial and Retirement Planning Services – *MAI only provides portfolio management and advisory services to its institutional clients and does not provide any other financial and/or retirement planning services to its clients.*

Limited Investment Offerings: We do not primarily recommend one type of security to our institutional clients. Instead, we recommend diversified investment portfolios designed to be suitable for each client relative to that client's specific investment strategy dynamics, which we design individually for any of our institutional clients. We do not manufacture, distribute, or sell any proprietary investment products.

Account & Fee Minimums: There are no minimum investment amounts or conditions required for establishing an account managed by us.

MAI may amend its investment advisory service provision strategy and may begin servicing retail customers in the future, however as of the date of this Form ADV Part 3, MAI services no retail customers, only institutional accounts,

Conversation Starters: *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?

Description of Principal Fees & Costs: Fees charged for our Investment Advisory Services are based on a percentage of assets under management, based on the fair market value of your account as of the last business day of the previous billing period. The annual fee for Investment Advisory Services will be based upon a fee schedule. Our standard fee is 0.35% of assets under management, annually. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. MAI charges a monthly fee based on the value of your account. When engaging us for Investment Advisory Services, you will also incur other associated fees and expenses. The broker-dealer/custodian of your account will charge transaction and service fees, as applicable.

Additional Information: 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 the fees we charge and the other fees and expenses you will incur, please contact us at 914-925-0022 ext. 110.

Conversation Starters: *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?

Standard of Conduct: 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.

(1) When we provide Investment Advisory and Portfolio Services, you will establish an account with US Bank Custody to maintain custody of your assets and to effect/settle trades for your account. This firm provides us with custody management services that help us manage our business operations. We do pay for such services via charging your investment account with us and then paying fees to US Bank Custody. This arrangement does not create a conflict of interest since all assets are custody-held at US Bank Custody and they charge for the custody services.

Conversation Starters: *How might your conflicts of interest affect me, and how will you address them?*

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see <https://reports.adviserinfo.sec.gov/reports/ADV/156971/PDF/156971.pdf>

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment advisers/portfolio managers with a flat salary, not dependent on the level of revenue they generate for the firm, and an annual bonus based upon overall company performance.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Neither the firm, nor our investment adviser portfolio managers have any legal or disciplinary history to report. Additional information about us and our investment advisers / portfolio managers is available at <https://www.investor.gov/CRS>.

Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information About MAI

Additional information about us, as well as a copy of our Form ADV and Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at <https://adviserinfo.sec.gov/firm/summary/156971>.

If you have any questions or would like an up-to-date copy of this relationship summary, we can be reached by phone at 1-914-925-0022 ext.110.

Conversation Starters: *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?*