

## Introduction

We are Vimvest Securities, LLC (“Vimvest”), an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals’ registration information are also publicly available on this website.

## Relationships & Services

### Q: What investment services and advice can you provide me?

A: We provide portfolio management services to clients via an online interface. Currently, our only offering is a number of model portfolios (the “Portfolios”) composed of exchange-traded funds (“ETFs”). This entails the use of algorithm-based portfolio management advice rather than in-person investment advice. Clients will establish an investment advisory account with us through our online platform. Our services are provided on a limited discretionary basis, which means that we have the power to buy and sell securities to change the composition of the model portfolios for your account without your prior consent. This authority remains in effect until you revoke it.

We do not give advice on any proprietary investment products. We do monitor accounts on a continuous basis and change the model portfolio if you change your objectives or risk tolerance or upon significant market and economic events. We do not require a minimum account size or fee.

A more thorough explanation of services can be found in our Form ADV Part 2A (“**Disclosure Brochure**,” available at [Investor.gov/CRS](https://www.investor.gov/crs)).

### Q: Given my financial situation, should I choose an investment advisory service? Why or why not?

A: Advisory services are usually appropriate when you have a portfolio of securities for which you require ongoing advice. Investors who maintain few securities holdings and are not inclined to make changes to their portfolio are likely best suited for a traditional brokerage account with a FINRA-registered firm.

### Q: How will you choose investments to recommend to me?

A: We offer model portfolios that are correlated to a particular risk tolerance level. If you change your risk tolerance, it will cause a change in the model portfolio we utilize for your account. Models may be adjusted based upon market and economic criteria as determined by its Chief Investment Officer.

### Q: What is your relevant experience, including your licenses, education, and other qualifications?

A: Our financial advisors have been in the financial services industry for several years and maintain the Series 65 exam qualification or a professional designation accepted by the applicable state regulator. You can find information on any professional designations of your financial advisor in the Form ADV Part 2B (“**Brochure Supplement**”) we provide you at the onset of the advisory relationship.

### Q: What do these qualifications mean?

A: These qualifications assure that our professionals have met specific regulatory exam requirements required to conduct investment activities (e.g., Series 65). In addition, professional certifications such as the CFP® require successful passing of the certification exam as well as rigorous continuing education requirements.

## Fees, Costs, Conflicts & Standard of Conduct

### Q: What fees will I pay?

A: Our quarterly fees are calculated as a percentage of the assets under our management, so our fees will rise and fall with the value of the assets we manage for you. As a result, we are economically incented to recommend that you place more assets in your account in order to increase the value of your portfolio, because as the value increases, so do our fees. We provide our services exclusively on a wrap fee basis. For wrap accounts, transaction costs and our advisory fee are included in the total asset-based wrap fee we charge you, which may be higher than in a non-wrap account. Whether to choose a wrap or non-wrap account depends on the size of your portfolio and the frequency of transaction activity. A non-wrap may be cheaper if you have a large portfolio with fewer transactions effected. Wrap fees may be better if you have a smaller portfolio where there is frequent trading activity.

Some securities carry additional costs, such as ETFs. In addition to advisory fees, there are additional fees such as postage and handling, transfer taxes, SEC fees for sales of securities, and similar fees. These additional fees are not material, but like advisory fees and custodian fees, they do have an adverse impact on the value of your portfolio over time. You can find more information about our fees and costs under Item 5 of our Disclosure Brochure.

**Q: 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?**

**A:** We charge asset-based fees, so our fees are calculated as a percentage of the value of your portfolio we manage. For example, a \$10,000 investment at a .4% annual fee results in an annual deduction of \$40 from your portfolio. This means that it will take longer for you to realize positive returns than if no fees were charged.

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.

**Q: 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?**

**A:** *When we act as your investment adviser*, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts of interest. 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.

- Vimvest is affiliated with HD Money, Inc., a registered investment adviser. HD Money d/b/a Vimvest Financial offers investment management and financial planning services directly to end clients. Investment management services are provided through a sub-advised relationship with its affiliate, Vimvest. In addition, HD Money d/b/a Vimvest Financial offers its services to clients of registered investment advisers under a sub-adviser relationship with Vimvest. This creates a conflict of interest in that Vimvest has a financial incentive to promote HD Money.
- Certain Vimvest professionals are (i) licensed to sell insurance, and (ii) registered with Viewtrade Securities, Inc., a FINRA-registered broker-dealer, both of which create conflicts of interest regarding compensation.

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

**A:** Conflicts of interest can incentivize us to put our interests ahead of yours. We manage these conflicts through disclosures and employing supervision procedures to ensure our financial advisors are acting in your best interest. If a financial advisor has outside business activities, it will be disclosed in their Brochure Supplement. Conflicts of interest are broadly defined, and you should consult with your financial advisor, as conflicts can impact our advice to you. Please see Items 10, 11, and 14 of our Disclosure Brochure as well as your financial advisor's Brochure Supplement for additional information about conflicts of interest.

**Q: How do your financial professionals make money?**

**A:** Our financial advisors are paid a percentage of the fees we collect from you. As a result, we are incentivized to recommend that you add additional assets to your account.

## Disciplinary History

**Q: Do you or your financial professionals have legal or disciplinary history?**

**A:** No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

## Additional Information

**Q: Who is my primary contact person?**

**A:** Vimvest provides its investment services exclusively through an online platform. If there are any issues, you may contact Phillip Dickson at 941-925-2121 or by email to [phillip@vimvest.com](mailto:phillip@vimvest.com).

**Q: Is he or she a representative of an investment adviser or a broker-dealer?**

**A:** Certain professionals are registered with Viewtrade Securities, Inc., a FINRA broker-dealer. All professionals are licensed with Vimvest as investment adviser representatives.

**Q: Who can I talk to if I have concerns about how this person is treating me?**

**A:** In the event you have issues to be addressed, you may contact Phillip Dickson at 941-925-2121 or by email to [phillip@vimvest.com](mailto:phillip@vimvest.com).

**You can find additional information about our investment advisory services at [Investor.gov/CRS](https://www.investor.gov/CRS). You may also request a printed copy of this Client Relationship Summary by contacting us at 941-925-2121 or via email to [support@vimvest.com](mailto:support@vimvest.com).**