

Client Relationship Summary

June 1, 2020

Zinvest Financial Service LLC (DBA “Zinvest Financial”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This Client Relationship Summary provides details about our advisory services, fees, and other important information.

Free and simple tools are available for investors to research firms and financial professionals at Investor.gov/CRS. Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Zinvest Financial offers investment advisory services to retail investors.

We offers an automated Premium Model Portfolio Program via the our firm website and mobile applications; A portfolio management strategy offered under the Premium Model Portfolio Program is the Dynamic Mix Strategy Portfolios that invests in US equities and fixed income securities under a discretionary trading arrangement between our firm and Clients. The Dynamic Mix Strategy Portfolio Program is made available to clients with a minimum of \$3000 in enrolled accounts. We will provide you with an easy-to-read report each quarter. This report also features charts and graphs summarizing your account and your asset allocation. This report enables you to review the progress of your account relative to your investment objectives and risk tolerance; Your investment program will be reviewed by Zinvest Financial at least annually to evaluate your portfolio performance and to ensure that the process by which your

account is managed conforms to your financial condition, risk tolerance and investment objectives. It is your responsibility to update us on any changes in your situation such that we can adjust your investment portfolio.

We also offer the buying and selling of individual stocks for Clients within the Asset Allocation of Individual Stocks Program. This is a nondiscretionary advisory service offered to our clients that you can make the ultimate decision regarding the purchase or sale of investments on your own. In the event that you elect investments that are not recommended by Zinvest Financial, you acknowledges that Adviser has no suitability obligation whatsoever and you are responsible for all investment decisions or investment strategies, including the decision to hold any and all securities, we will not provide account monitoring service to this program. There is no minimum account size for the Asset Allocation of Individual Stock Program. Each Client will receive account statements with a description of all account activity at least quarterly prepared by Velox Clearing LLC who acts as our clearing firm and qualified custodian maintaining custody of the Client’s portfolio assets.

It should be noted that no matter what Adviser Program you select, Zinvest Financial is not released from its fiduciary obligation to provide prudent advice and act in the best interest of our Clients.

We do not offer recommendations of our proprietary products. Investment products like stocks, bonds, or ETFs are subject to market volatility risk.

For additional information, please refer to Form ADV Part 2A Brochure of our firm.

What fees will I pay?

Our Asset Allocation of Individual Stock Program is offered free of any advisory fees. This is exclusive of clearing firm charges, brokerage commissions, transaction fees, and other related costs and expenses (“pass-through charges”). You may incur certain pass-through charges imposed by our clearing firm and custodian Velox Clearing LLC, executing brokers, and other third parties. Pass-through charges may include, but are not limited to, such costs as ticket charges, custodial fees, odd-lot differentials, executing broker commissions, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. ETFs may charge management fees, which are disclosed in a fund’s prospectus and included in the share price of the ETFs. Such charges, fees and commissions are exclusive of and in addition to our zero fee Programs, and we do not receive any portion of these commissions, fees, and costs.

Our Dynamic Mix Strategy Portfolio under the Premium Model Portfolio is offered at an annual rate of 1.5% management fee, accrued daily, calculated based on the average of your total assets held in your Zinvest Financial account, based on a 365-

Conversation Starters. Ask your financial professional these questions to learn more:

- **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?**

Conversation Starter –

- **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?**

calendar day year, and billed and payable quarterly in arrears (covering previous quarter), within 10 days of the end of each quarter. We calculate the fees for the Premium Model Portfolio Program and directs the custodian to debit the client account.

An investment adviser that charges an asset-based fee may have an incentive to increase the assets in client's account, that the more assets there are in the investor's advisory account, the more the investor will pay in fees.

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 additional information, please refer to Form ADV Part 2A Brochure Item 5.

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 must 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 recommendations we provide you.

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

You may incur certain pass-through charges imposed by Velox Clearing LLC, an affiliate of our firm. Velox acts as the introducing broker dealer, clearing broker, and clearing custodian for our client accounts. Velox Clearing make money from brokerage services, pass through charges imposed by Velox include, but are not limited to, such costs as ticket charges, custodial fees, odd-lot differentials, executing broker commissions.

For additional information, please refer to Form ADV Part 2A Brochure

How do your financial professionals make money?

Our financial professionals are compensated based on factors such as: the amount of client assets they service, the time and complexity required to meet a client's needs and revenue the firm earns from the financial professional's advisory services or recommendations.

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

No.

You can visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Conversation Starter –

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

Conversation Starter –

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

For additional information about Zinvest Financial or to request a copy of this relationship summary please visit

www.zinvestglobal.com. You may also call 888- 598-ZVST to request up to date information or a copy of this relationship summary.

Conversation Starter –

- **Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**