Albert Investments, LLC (“Albert”)  
Albert Investments, LLC is a registered investment adviser. Our affiliate, Albert Securities is a broker-dealer and member of FINRA and SIPC. Albert Securities’ most recent Form CRS is available here. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services
What investment services and advice can you provide me?
Albert Securities and Albert Investments maintain a mobile application that allows you to open a brokerage account and either give Albert Investments authority to invest on your behalf or maintain complete control over your investments and make your own decisions regarding the purchase or sale of securities. Albert Securities and Albert Investments offer a limited selection of investments to retail investors, primarily US exchange-listed equities and ETFs. Other firms may be able to provide a wider range of choices, including some that may have a lower cost. We do not maintain custody of client assets; client assets are held with a qualified custodian. Our account minimum is $1.

For more information regarding our services, please visit the Albert Investing disclosure library or text us at 639-37 from your registered phone number.

Conversation Starters:
• Given my financial situation, should I choose a brokerage 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 you these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct
What fees will I pay?
Because investing with Albert is integrated with Albert’s other Genius services, you only pay for the Albert Genius subscription. Genius subscriptions are $14.99 per month for new members and are paid either on a rolling monthly basis or annually directly from your outside checking or savings account linked for this purpose. Legacy members may be paying different amounts under prior pricing plans.

We do not charge commissions for trades or any other additional fees for investment transactions. You do not pay any third-party fees, including brokerage commissions, transaction fees, custodial fees, or other related costs and expenses (the “Third-Party Fees”). These Third-Party Fees are borne by the Firm at this time.

Albert reserves the right to charge fees for returned ACH, Stop Payments, and outgoing ACATS transfers. Such fees are deducted directly from your Albert investing account.

ETFs purchased in client accounts may charge clients fees that are separate and distinct from the Third-Party Fees paid for by the Firm. These fees are outlined in the prospectus for each ETF.

Where clients pay for Albert Genius annually, such clients pay the fees for the full twelve (12) months thirty (30) days after enabling the Albert Genius subscription. If a client terminates his/her Albert Genius subscription prior to the end of the pre-paid twelve (12)-month subscription period, the client will receive a prorated refund of fees for the subscription period remaining following termination.

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 regarding our fees, please refer to Commissions and Fees or text us at 639-37 from your registered phone number.
**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?

**What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

Albert Investments has an obligation to act in your best interest and not to put its interests ahead of yours when acting as an investment adviser. Due to our common ownership with Albert Securities, we have an incentive for you to invest through Albert Securities instead of other brokers. We mitigate that conflict by regularly evaluating the execution quality offered by Albert Securities and ensuring that better pricing is not available from other brokers.

Third-Party Payments: We do not receive compensation from third parties to promote, offer or sell any specific securities or investments. Our financial professionals do not receive more money if you buy certain investments.

Revenue Sharing: Our clearing firm shares with Albert Securities interest revenues on the cash balance in your account, and any payments they receive from trade execution venues or wholesalers when they send your orders to those venues or wholesalers for execution.

Principal Trading: To facilitate fractional trading, Albert Securities sometimes buys investments from you for its own account. Albert Securities minimizes the potential conflict of interest of being your counterparty by buying from you at the midpoint of the prevailing market prices, without any markup.

Fractional Shares: Albert Securities facilitates transactions in fractional shares that are less than one full share. Albert Securities has an incentive to encourage you to buy these shares as they are not transferable without its assistance and therefore encourage you to remain as a client.

**For more information regarding our fees, please refer to [Commissions and Fees](#) or text us at 639-37 from your registered phone number.**

**Conversation Starters:**

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

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

Our financial professionals receive total compensation consisting of a base salary and variable compensation. Total compensation takes into account market rate for the role and expertise as well as overall revenue, new assets, retained assets, and contributions to our culture and business strength. Our financial professionals do not receive any commissions.

**Item 4. Disciplinary History**

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

Yes. Visit [brokercheck.finra.org](http://brokercheck.finra.org) for a free and simple search tool to learn more or text us at 639-37 from your registered phone number.

**Conversation Starters:**

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

**Item 5. Additional Information**

We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) before you invest with us. Call (844) 891-9309 for up-to-date information about us, to request a copy of an updated client Relationship Summary or our Account Management Agreement. You can also visit us at [https://www.albert.com/](https://www.albert.com/) or text us at 639-37 from your registered phone number.

**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?

**What has changed since the last version of our Form CRS?**

We have updated our subscription pricing plan and our descriptions of our fees and potential conflicts of interest.