

TradingValley Inc. (Growin)
 Form CRS Customer Relationship Summary
 5 February, 2021

<p>Introduction</p>	<p>TradingValley Inc. is registered with the Securities and Exchange Commission (SEC) as an online adviser. Growin, the brand and product owned and managed by TradingValley, provides an automated investment management service to its advisory clients who will open an account with Growin's partner, Interactive Brokers. Hiring an investment service is an important decision, and this Form CRS gives an introduction to help you decide if Growin is the right fit for you. The following items will provide you with a better understanding of the services that you will receive, the fees you will pay, and TradingValley's qualifications. Investment advisory services and fees differ and it is important for you to understand these 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 advisors, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>Growin is a software-based investment advisory services for retail investors, including fully automated, passive investment services for assisting clients' long-term investment goals. The minimum to open an account with Growin is \$3,000 if the risk tolerance level of the client is between level 1-5, \$10,000 when the client falls into risk level 6-10. The risk tolerance level will be assessed before opening the account. Growin will have clients' full discretionary authority to manage the investment account in a way that provides maximum long-term, risk-adjusted returns based on the individual risk tolerance. Growin primarily invests client's assets in a diversified portfolio of exchange-traded funds ("ETFs"). The ETFs and the individual stocks employed are with high liquidity, low expenses, and low tracking error.</p>
<p>What fees will I pay?</p>	<p>Clients will pay according to the risk tolerance level and the portfolios adopted. 0.25% of total assets invested will be charged for annual management fee when the clients fall into risk tolerance level 1. 0.4% for level 2. 0.5% for level 3-5. 0.6% for level 6. 0.7% for level 7. 0.75% for level 8. 0.8% for level 9. 0.85% for level 10. All clients will not be charged the transaction fees incur for rebalance or transaction.</p>

<p>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?</p>	<p>When we act as your investment advisor, 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p>Referral programme: Variety of promotional campaigns are expected to be run from time to time to attract clients to open accounts. Some of the campaigns may result in existing clients receiving promotional benefits because they have successfully referred new clients to open accounts with Growin. The campaigns may create an incentive for third parties or other existing clients to refer prospective clients to Growin, even if the third party or existing clients would otherwise not make such a referral. The referral incentives do not influence the way we manage your accounts. These arrangements are fully disclosed in the client brochure.</p>
<p>How do your financial professionals make money?</p>	<p>Growin's investment services are entirely provided and managed by software. We do not employ financial professionals or financial advisors to provide investment advice. The individual advisors or brokers are not employed to sell Growin products for minimizing the conflict of interests.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p>
<p>Additional Information</p>	<p>For additional information about our services, please visit Growin website at https://www.growin.tv or reach us by emailing support@growin.tv. How to contact Growin for inquiries or assistance? Please email us at support@growin.tv.</p>