

# SavvyFi

## Form ADV Part 3

### Client Relationship Summary

December 31, 2021

#### *Introduction*

**Savvy Financial Inc. ("SavvyFi") is registered with the Securities and Exchange Commission (SEC) as an investment adviser offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides education materials about investment advisers and investing.**

#### *What Investment Services and Advice Can You Provide Me?*

**Conversation Starter:** *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 licenses, education, and other qualifications? What do these qualifications mean?*

- We limit our advisor offering to 529 Education Savings Plans ("529 Plan"). As a digital investment adviser, we offer our services exclusively through our interactive online software application ([www.savvyfi.co](http://www.savvyfi.co)). Using discretionary authority as part of our standard services, we typically use age-based options for managing client accounts. We determine the securities or other assets to purchase or sell in your account; can request that checks be remitted to you at your address of record; and with your consent deduct advisory fees from your preapproved account(s).
- We monitor client accounts digitally and automatically on a daily basis through our automated investment advisory platform. Clients have continuous access to reports through the online software.
- As a fiduciary, we are bound by law to act in your, the client's, best interest. We do not sell financial products that charge a commission resulting in additional costs. Our firm provides fee-based investment services.
- Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("**Brochure**"), specifically "Types of Clients".

#### *Fees, Cost, Conflicts, And Standard of Conduct*

**Conversation starter:** *"Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?"*

#### *What fees will I pay?*

**For Employer Related Accounts:** SavvyFi's Online Software fees incurred by the Client in connection with SavvyFi's Services are paid by the employer. This fee arrangement is only in place when the employee signs up for SavvyFi's services through the Client's employer using the "Registering through an employer" toggle on SavvyFi's site. Savvy Financial does not offer any other method of fee billing or fee collection to Clients and does not deduct fees directly from Client's 529 Account.

**Individual Accounts:** Our fees are based on a percentage of the value of assets in your my529 Accounts that are connected to SavvyFi's Services. Fees incurred in connection with SavvyFi's Services will be billed in arrears on a monthly basis. A general fee schedule for our services is included in "Fees and Compensation" of our Brochure.

**Third Party Costs:** 529 Plan custodians impose additional fees, including transaction fees, custodial fees, exchange fees, SEC fees, transfer taxes, wire transfer fees, electronic fund transfer fees, and other related costs and expenses, which are incurred by the client from custodians.

**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.**

*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?*

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

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. Here are some examples to help you understand what this means. Potential conflict of interest would be that the more accounts an investor has, the more an investor will pay in overall fees. Therefore, we have an incentive to encourage an investor to increase in the number of accounts his/her invest.

**Conversation starter:** “How do your financial professionals make money?”

For employer accounts, we benefit from the flat software fees paid by the employer. For individual accounts, we benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item.

### **Disciplinary History**

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

SavvyFi has not been subject to any disciplinary events by regulators nor is it a party to any legal events. You can visit [Invest.gov/CRS](http://Invest.gov/CRS) for free and simple search tools to research us and our financial professionals.

### **Additional Information**

**Conversation starter:** “Who is my primary contact? Is he or she a representative of an investment adviser or a broker dealer? Who can I talk with if I have concerns about how this person is treating me?”

Investors can find further additional information about our services at our website [www.savvyfi.co](http://www.savvyfi.co) or request a copy of Form CRS from [help@savvyfi.co](mailto:help@savvyfi.co).

Additional information about Savvy Financial, Inc. is also available on the SEC’s website at <https://adviserinfo.sec.gov/firm/summary/304337> as well as any individual brochure supplement your representative provides.

- If you have any questions, need additional up-to-date documents, or want another copy of this Client Relationship Summary, then please contact us at (615) 241-0144

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### **Exhibit A - Material Changes to Client Relationship Summary**

There are no material changes since the prior Client Relationship Summary.