

Form ADV Part 3 – Client Relationship Summary

Date: January 27, 2022

Item 1: Introduction

DIGIT ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: 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?

What investment services and advice can you provide me? Our firm offers automated investment portfolio management services to retail clients through our digital platform. We recommend an investment portfolio for you based on your risk tolerance and/or your retirement time horizon. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay?

Digit Advisors does not directly charge our Users for our investment services. Hello Digit, LLC (our parent company), charges a single monthly subscription fee for a suite of financial and savings services, including optional access to the Digit Advisors investment advisory services at no additional cost. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

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 have to act in your best interest and not put our interest ahead of yours. At the same time, our business model may create potential conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Other fees and costs to consider.

For the Digit Retirement feature only, you will open: 1) cash management account and, 2) either a Roth or Traditional Individual Retirement Account ("IRA"). These accounts will be held at our broker-dealer partner, DriveWealth. While you will make daily cash transfers from your linked

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bank account toward your Retirement goal, your cash will be temporarily held in your DriveWealth cash management account for 30 days before transferring to your IRA. This 30-day cash holding period give you time and flexibility to withdraw your funds before they are invested into your IRA and thus subject to potential early withdrawal tax penalties.

Cash in your DriveWealth cash management account participate in the DriveWealth FDIC Sweep Program. DriveWealth will retain the interest earned on your cash while held in the DriveWealth cash management account during the 30-day holding period, before it is transferred to your IRA. DriveWealth does not earn any interest on your funds once they are transferred to your IRA.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: 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?

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/305799> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at RIACompliance@digit.co.

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Exhibit A – Material Changes to Client Relationship Summary

There are no material changes.