

Introduction

Our firm, Arnie, Inc., is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Wrap Asset Management through the ARNIE Automated Portfolio Platform, to clients. If you open an advisory account with our firm, you'll be asked to complete an online personal risk tolerance assessment and supplemental questionnaires that will provide us with your current financial situation, existing resources, objectives, risk tolerance, impact priorities, and other suitability information. Based on what we learn, our proprietary software will recommend an individually customized portfolio of investments that is monitored at least annually and, when necessary, automatically rebalanced to meet your changing needs, goals, impact values, and restrictions.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

The allocations of portfolios created by the Arnie Automated Portfolio Platform are typically limited to publicly traded equities listed on U.S. exchanges, registered mutual funds, exchange traded funds, and money market funds.

Our firm requires a minimum account balance of \$50 to open an account for our Automated Wrap Advisory service. We also require retail clients to establish brokerage accounts with Folio Investments, Inc. to maintain custody of their assets and to effect trades for their accounts.

Additional information about our advisory services is in Item 4 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/307049>.

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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing monthly fee based on the value of the assets in your account. The maximum annual fee for our Automated Wrap Advisory Service is 0.75%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. The amount you pay will depend, for example, on the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

We pay the broker-dealer's transaction fees charged to you for our Automated Wrap Asset Management service. The fees for wrap fee programs are therefore higher than a typical asset-based advisory fee.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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.

Additional information about our fees is in Item 4 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/307049>.

Questions to Ask Us:

- Help me understand how these fees and costs may 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 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, 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:

For our wrap service, we pay the broker-dealer’s transaction fees charged to you except for U.S. listed equities and exchange traded funds, which do not have transaction fees. As a result, we have an incentive to recommend these asset types without transaction fees in order to reduce the amount of the broker-dealer’s transaction fees that we will have to pay on your behalf.

Additional information about our conflicts of interest is in Item 9 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/307049>.

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #307049. You may also contact our firm at (415) 676-9197 to request a copy of this relationship summary and other up-to-date 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?