

Sootchy Securities, LLC

CUSTOMER RELATIONSHIP SUMMARY

This important disclosure information about Sootchy Securities LLC ("Sootchy") is provided to comply with the federal securities laws. It does not create or modify any agreement, relationship, or obligation between you and Sootchy Securities. Please consult our Client Agreement, Form ADV PART 2 Brochure E-Delivery Agreement, Terms of Use and Privacy Policy for the terms and conditions that govern your relationship with us. Effective as of March 19, 2025.

Sootchy is a registered investment adviser ("RIA") with the U.S. Securities and Exchange Commission and, as such, we provide advisory services rather than brokerage services. Investment advisory and brokerage services and fees differ, and it is important for you to understand these differences. Additionally, 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 advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

The Advisory Service is intended to be used by college savers who desire to save for qualified higher education expenses through a qualified tuition program (commonly referred to as a 529 Plan). The Advisory Service is delivered through the Sootchy application. Regular and continuous Internet access is required to enroll in the Advisory Service, to receive services and to access all documents. The minimum necessary to open an account with Sootchy (the "Account") is the minimum necessary to open an account with the 529 Plan.

The Advisory Service will give you the option to choose an investment option from the options available within the 529 Plan recommended by Sootchy (the "529 Plan"). If you choose not to elect an investment option, your assets will be placed in the moderate risk "Age Based" or "Target Date" fund available with the 529 Plan based on your beneficiary's age and an assumed withdrawal start date at eighteen years of age ("Default Investment Option"). "Age Based" investments are diversified portfolios that adjust from mostly stocks to mostly bonds as your beneficiary nears their eighteenth birthday. The Advisory Service does not recommend any investment option and is not a comprehensive investment advisory service or a complete financial plan. In making its recommendations, Sootchy does not take into account other aspects of your financial or tax situation. The 529 Plan is not affiliated with Sootchy and is not responsible for recommendations made by Sootchy or the operation of the Advisory Service. In the future, the Advisory Service may include other Section 529 Plans that meet the Investment Adviser's investment screening criteria.

Sootchy will not monitor each client's Account. Our investment advisory service is non-discretionary. Sootchy does not provide ongoing monitoring or advice regarding your investments. Some 529 Plans may allow more customized investment options than the investment options listed on the Sootchy App. You can access these investment options by going to the 529 Plan administrator's website.

You have ultimate decision making to choose, our default investment option, or select your own option. If you invest in a different portfolio within the 529 Plan or another college savings program the performance of such a portfolio will differ from the performance of the portfolio Sootchy recommends. More information regarding our services, fees and other disclosures can be found in our Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/307621>.

Conversation Starters*

- "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 fees will I pay?

Sootchy does not receive a fee for the advisory services we provide. This does not mean that the service is free as there are fees and expenses charged by the 529 Plan you select. Additionally, an affiliate of Sootchy Securities, Sootchy, Inc., charges a fee when individuals use the application's gifting feature to send a gift to your account at Sootchy. People making gifts 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 additional information regarding fees, refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/307621>. Please see [Sootchy.com/529](https://sootchy.com/529) Plan for more information on fees and expenses charged by the 529 Plan.

Conversation Starters*

- *"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 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.

Sootchy makes money if you open a 529 plan through our application and you receive gift contributions from friends and family. While, in our judgment, the 529 Plan is appropriate for college savers this creates an incentive for us to recommend you to invest in the 529 Plan as opposed to other qualified tuition programs and savings products that may be available to you. Additionally, Sootchy charges employers a fee to enroll their employees in the Sootchy program. The fee is \$600 per quarter plus \$2 per enrolled employee. Sootchy reserves the right to waive all or part of the fees charged to employers.

Conversation Starters*

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

How do your financial professionals make money?

Our Company and the financial professionals servicing your account(s) are compensated through salary and either an annual bonus or variable compensation based on their performance – not based on the number of individuals that open accounts.

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

We do not have any required disclosures under this item. More information can be found at the link provided [Investor.gov/CRS](https://www.investor.gov/crs).

Conversation Starters*

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

Additional Information

For more information about our investment advisory services and to request a copy of the relationship summary contact us at 310-807-0140 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/307621>.

*To review the answers to our conversation starters, please review our website at <https://www.sootchy.com/>.