

## Unifimoney RIA, Inc.

Customer Relationship Summary (Last updated April 2021)

### Introduction

Unifimoney RIA, Inc. (“we” or “Unifimoney RIA”) is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser, and is owned by Unifimoney, Inc. Unifimoney, Inc. is a Financial Technology company headquartered in San Francisco, California that offers clients a suite of financial products and services specifically curated to support the long-term growth of your wealth. The automated investment advisory service “Auto-Invest” is provided by Unifimoney RIA as one of the components of the overall product and service suite offered by Unifimoney Inc. We provide advisory accounts and services rather than brokerage accounts and services. Investment advisory and brokerage services and fees differ and it is important for you to understand the differences. This document gives you a summary of the types of services we provide and how you pay for those services. Please ask us for more information. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

Unifimoney RIA offers an automated, mobile phone-based investment advisory service called “Auto Invest” to retail investors. We provide investment advice and deliver advisory services to clients with the support of a proprietary Artificial Intelligence (“AI”) powered software-based algorithm, which is provided by our Technology Partner, TenjinAI Financial Technology, LLC. For all Auto-Invest accounts, we generate your investor risk profile using a risk score formula that is based on questions answered by you, such as your financial situation, investment time horizon, risk tolerance, liquidity, and investment objectives. We will invest your assets on a discretionary basis into model portfolios of exchange traded funds (“ETFs”) that reflect your risk profile. You can also override the recommended personalized allocations and choose a different one of our five core portfolio models, or you may impose certain reasonable restrictions on your portfolio by excluding specific ETFs that are part of the model portfolio. We do not invest client accounts in, or recommend, other investments. We also do not make individual representatives available to discuss specific investment strategies with you. Depending on the tier of Auto-Invest service you select – BASIC or ADVANCED, we will monitor and re-balance your portfolio once per year or every quarter respectively. When re-balancing occurs your current holding in your Auto-Invest account will be sold and reinvested in the most current applicable model allocation. The funds for your Auto-Invest product will be sourced from your Unifimoney Cash Account, and are subject to a monthly minimum commitment of \$25. Client accounts will not be forced into overdraft due to the execution of your monthly commitment, however failure to keep your Unifimoney account in good standing may result in account termination.

*For additional information, please see Items 4, 7 and 8 of our Form ADV, Part 2A Brochure.*

#### **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?

If you engage us to provide investment advisory services to your account, we will charge your account an annual, asset-based fee. We currently offer 2 levels of Service – BASIC and ADVANCED. The BASIC service includes an annual re-balancing frequency, whereas ADVANCED increases the frequency of re-balancing to once a quarter. BASIC is charged at 0.15% of Assets Under Management, whereas ADVANCED is charged at 0.30%. Fees are calculated daily by multiplying the Advisory Fee by the net market value of the Account as of the close of trading on the New York Stock Exchange (“NYSE”) (herein, “close of markets”) on such day, or as of the close of markets on the immediately preceding trading day for any day when the NYSE is closed, and then by dividing by 365 (except in any leap year, during which year the amount shall be divided by 366). The fees are due monthly (consisting of the aggregate of the daily fee for each day in that calendar month) and are payable in arrears. The fee is deducted directly from your Unifimoney Cash Account. Because we charge an asset-based fee, the greater the value of your

account managed by us, the more you will pay in management fees. We therefore have an incentive to encourage you to increase the amount of assets in your account. In addition, ETFs in which your account is invested may charge additional management fees and pay other expenses. The custodian maintaining your account may also charge you a fee for its custodial and brokerage services. **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 and costs can be found in Item 5 of our Form ADV Part 2 and in Unifimoney RIA Inc.'s Investment Advisory Agreement.

**Conversation Starter:** 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.

Because we charge your account an asset-based fee, we have an incentive to encourage you to increase the amount of assets in your account.

The Auto-Invest product is offered as part of the holistic Unifimoney Experience and as such you cannot have a Unifimoney relationship without committing to the Auto-Invest product. Unifimoney Inc., our parent, also offers other financial services directly or through third-party service providers, including FDIC Sweep deposit accounts and self-directed trading accounts for equities, digital assets and precious metals from which they receive compensation. Unifimoney Inc. charges a monthly administration fee of \$10 if overall minimum account usage thresholds across all constituent products (in aggregate) are not met.

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

*For additional information, please see Item 5 of our Form ADV, Part 2A Brochure and the Unifimoney Customer Agreement.*

**How do your financial professionals make money?**

Currently, our sole financial professional is also a part owner of our business, and therefore is entitled to receive profit distributions from our parent and its affiliates (part of which are derived from our advisory fees less expenses). He therefore faces the same conflict of interest as we do in that he has an incentive to encourage you to increase the amount of assets in your account.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:** As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

*You can obtain additional information about our services, and a free copy of our latest Customer Relationship Summary and Form ADV, Part 2A Brochure, by visiting our website at [www.unifimoney.com](http://www.unifimoney.com) or by calling us at 415-964-5877.*

**Conversation Starter:** 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 answers to the **Conversation Starters** and other Frequently Asked Questions, please visit: <https://www.unifimoney.com/invest/roboadvisory>