



**INSIGHTS INVESTMENTS LLC - Form ADV Part 3 Client Relationship Summary**  
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## Item 1. Introduction

INSIGHTS INVESTMENTS LLC (hereinafter “INSIGHTS”, “we”, “us”) is a software based investment advisor registered with the U.S. Securities and Exchange Commission. INSIGHTS INVESTMENTS LLC was founded in 2020 and its principal owner is Insights Wealth Management Inc.

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2. Relationships and Services

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

**Description of Services:** We offer investment management services to retail investors through proprietary, automated computer algorithms based on a modified mean variance optimization process.

Through our mobile app, our Clients can select different portfolios, each portfolio made for a specific risk profile. In order to obtain a portfolio aligned with our client’s risk profile, we have selected liquid stocks and ETFs that represent each asset class. Using mean variance optimization the minimum risk portfolio for each risk profile is obtained. Additionally, clients can invest in a range of thematic portfolios which are composed of single stocks and/or ETFs representing the thematic portfolio’s theme. Once a client requests to invest in a model or thematic portfolio, we will automatically implement it. Furthermore, Clients are able to invest in a preselected basket of stocks and/or ETFs.

As part of the enrollment process, the client authorizes us to place trades on their behalf using the portfolio recommendations as well as to perform ongoing portfolio rebalancing based on changes generated by our proprietary algorithms.

We review each model/thematic portfolio continuously to ensure that they are still efficient and keep our single stocks offering aligned with our strategy. This review process may trigger a rebalance. Factors that result in rebalancing may include, but are not limited to, market movements, significant changes in some assets that a client holds or changes in a client’s risk profile.

The minimum investment amount to fund your account is \$200.

**Additional Information:** For more detailed information about our investment advisory services, see Items 4 and 7 of [our Client Brochure](#).

**Conversation Starters:** Consider the following questions before becoming a client (Answers can be found on our site’s [FAQ](#)):

**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?**

## Item 3. Fees, Costs, Conflicts, and Standard of Conduct

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

**Description of Principal Fees and Costs:** We charge an annual management fee between 0.25% to 2.00% (Advisory Fee) of assets under management to Model and Thematic portfolios and up to \$10/month to Clients using single stocks. Fees due shall be calculated by multiplying the Advisory Fee (divided by 12) by the average daily balance of your account. Except as provided below, the fees due for each calendar month shall be due and payable in arrears no later than the tenth business day of the immediately following calendar month. We will promptly notify you of any increase or decrease in the Advisory Fee. For more information regarding fees and costs, see [our Client Brochure](#).

**Description of Other Fees and Costs:** Other than the advisory fee described previously, neither INSIGHTS nor any of its employees receive or accept any compensation, direct or indirect, related to investments sold or purchased for client accounts.

However, due to the nature of the securities or products purchased or sold, you may also pay other fees or expenses to third parties. The issuers of securities such as ETFs or other similar financial products may charge product fees that affect you. An ETF typically includes embedded expenses and other fees may include management, brokerage, legal, accounting or custodian fees. We do not benefit directly or indirectly from any such fees. We disclose each ETF's information on the mobile app.

**Additional Information:** 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. For more information on fees for our investment services, see Item 5. of [our Client Brochure](#).

**Conversation Starters:** Consider the following questions before becoming a client (Answers can be found on our site's [FAQ](#)):

**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. Here are some examples to help you understand what this means:

Assets under management: As we charge clients according to an Assets Under Management fee schedule, the more assets we manage for a client, the more the client will pay to us as a management fee. You should be aware that it is of our interest that you increase your account balance.

Additional information about conflicts of interest between us and our clients can be found on [our Client Brochure](#).

**Conversation Starters:** Consider the following questions before becoming a client (Answers can be found on our site's [FAQ](#)):

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

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

We do not employ financial professionals to provide investment advice directly to clients. Our investment services are offered through our mobile app.

#### **Item 4. Disciplinary History**

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

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

**Conversation Starters:** Consider the following questions before becoming a client (Answers can be found on our site's [FAQ](#)):

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

#### **Item 5. Additional information**

Additional information is also available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov). If you have any questions about our investment advisory service or if you want to request a copy of the relationship summary, please contact us at +1 (650) 485-0277 or via email at [info@insights.investments](mailto:info@insights.investments).

**Conversation Starters:** Consider the following questions before becoming a client (Answers can be found on our site's [FAQ](#)):

**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?**