Tenjin AI Capital Advisors LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors exclusively through the internet, which principally Investment Outlook, Non-Discretionary Investment Advice, and Discretionary Investment Management driven by a proprietary online platform known as TenjinAI™. When we are granted investment discretion through our Discretionary Investment Management service tier, our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. When providing non-discretionary advisory services through our Investment Outlook or Non-Discretionary Investment Advice service tiers, you make the ultimate decision regarding the purchase or sale of investments. We only offer advice with respect to certain types of investments, which generally include individual stocks, exchange traded funds ("ETFs"), and mutual funds. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

Regular monitoring of your account(s) is included as part of our Non-Discretionary Investment Advice and Discretionary Investment Management service tiers, which is conducted on an ongoing basis through the TenjinAI™ algorithm. It is important that you keep your online profile updated with your current financial situation so the TenjinAI™ platform can adjust its recommendations and management if necessary.

More detailed information about our services may be found in Items 4 and 7 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?

Retail investors will generally incur the following fees charged by us: fixed fees for our Investment Outlook service tier that approximate $19.99 per month, and asset-based fees for our Non-Discretionary Investment Advice and Discretionary Investment Management service tiers that generally range from 1.00 and 2.00% per year. Fixed fees are charged monthly in advance, and asset-based fees are charged monthly in arrears. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s).

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.

More detailed information about our fees and costs may be found in Item 5 of our Form ADV Part 2A brochure.

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.

The custodians we recommend provide us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our ADV Part 2A brochure.

Because different portfolios are charged at different annual rates, we have a conflict of interest in that we are incentivized to recommend and manage portfolios that will result in higher compensation.

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

More detailed information about our conflicts of interest may be found in our Form ADV Part 2A brochure.

How do your financial professionals make money?

Our financial professionals are compensated based on a fixed base salary plus a discretionary bonus. Compensation is not based on product sales or commissions, and does not vary based on client-related services or portfolios since our services are exclusively delivered through the TenjinAI™ platform.

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

No. You may visit 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 find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting https://tenjin-ai.com, emailing shyam.sreenivasan@quantel.ai, or calling (917) 499-9396.

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?"