

TradeAlgo Wealth Management LLC d/b/a Fincera (“Fincera”) 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 these differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

1) What investment services and advice can you provide me?

- a) Fincera provides automated portfolio management services through an online interface rather than in-person investment advice. Fincera’s advisory services are based on information provided by the client, such as age, risk tolerance, income, and current assets, and the firm generally limits its investment advice to equities and exchange-traded funds (“ETFs”), although other securities may be used for diversification when appropriate.
- b) Fincera provides discretionary investment management services. This means that, subject to the terms of the advisory agreement, Fincera generally has authority to buy and sell securities in your account without obtaining your consent before each transaction.
- c) Fincera offers the same suite of services to clients through its online program, although actual portfolio implementation depends on the client’s profile and investment information. Fincera does not currently participate in wrap fee programs. As of May 2026, Fincera reported \$0 in discretionary regulatory assets under management and \$0 in non-discretionary regulatory assets under management.

2) Conversation Starters

- a) Given my financial situation, should I choose an investment advisory service? Why or why not?
- b) How will you choose investments to recommend to me?
- c) What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?
- d) What fees will I pay?
 - i) Fincera charges an asset-based fee for its advisory services. Based on the current brochure, the annual advisory fee for robo-portfolio management services is 2.50% of assets under management, and fees are generally calculated and deducted monthly in arrears. Because the fee is based on the value of assets in your account, the more assets you have in your account, the more you will pay in fees, and Fincera therefore has an incentive to encourage you to increase the assets in your account.
 - ii) You will also pay fees and costs charged by third parties in connection with your account, including custodian fees, brokerage fees, mutual fund or ETF expenses, and transaction fees. These fees and costs are separate from and in addition to the advisory fee you pay to Fincera. Fincera does not collect fees in advance.
 - iii) 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.

3) Conversation Starter

- a) 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?

- b) 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?
- i) When Fincera acts as your investment adviser, it must act in your best interest and not put its interest ahead of yours. At the same time, the way Fincera makes money creates some conflicts with your interests. You should understand and ask about these conflicts because they can affect the investment advice Fincera provides to you.
 - ii) Because Fincera charges an asset-based fee, it benefits when assets in your account increase. Fincera also discloses that it routes client orders through its custodian, Apex, and that Apex receives compensation for securities-related services, which creates a conflict of interest. Fincera further discloses that it may receive research, products, or other services from custodians and broker-dealers in connection with client transactions, which creates an incentive to recommend or continue using a broker-dealer or custodian that provides those benefits.
 - iii) Fincera also discloses that its representatives may buy or sell securities for their own accounts in the same securities they recommend to clients, or at or around the same time as client trades, creating a personal trading conflict of interest. Fincera states that it maintains policies designed to prevent clients from being disadvantaged by these activities.

4) Conversation Starter

- a) How might your conflicts of interest affect me, and how will you address them?
- b) How do your financial professionals make money?
 - i) Fincera's financial professionals are compensated by the firm. They do not receive commissions for the sale of securities or other investment products. You should confirm with Fincera whether any financial professional's compensation is based on salary, bonus, assets serviced, or other factors.
- c) Do you or your financial professionals have legal or disciplinary history?
 - i) No. Fincera states that neither the firm nor its supervised persons has been subject to any reportable criminal or civil actions, administrative proceedings, or self-regulatory organization proceedings. Visit www.Investor.gov/CRS for a free and simple search tool to research Fincera and its financial professionals.

5) Conversation Starter

- a) As a financial professional, do you have any disciplinary history? For what type of conduct?
- b) Additional Information
 - i) *Additional information about Fincera's investment advisory services is available at www.adviserinfo.sec.gov. To request up-to-date information or a copy of this relationship summary, please call 201-232-9098. The current brochure lists the phone number in redacted form, so that field still needs to be completed before filing.*

6) Conversation Starters

- a) Who is my primary contact person?
- b) Is he or she a representative of an investment adviser or a broker-dealer?
- c) Who can I talk to if I have concerns about how this person is treating me?