

Item 1: Introduction

As of March 2021, our firm has applied for registration with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and that 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?

We offer advisory services to retail investors through an interactive website advising users on investment advisor selection. These services are primarily directed at individuals and high-net-worth individuals.

Monitoring: Our firm does not manage any assets or provide monitoring of any accounts.

Investment Authority: Our firm does not manage any assets or exercise any investment authority.

Limited Investment Offerings: Our firm’s services are limited to advising in the selection of investment advisors.

Account Minimums and Other Requirements: There is no fee or account minimum to use our firm’s website.

For additional information, please see our Form ADV 2A available at <https://adviserinfo.sec.gov/>. For answers to our conversation starters, see our [FAQ](#).

CONVERSATION STARTER: *Ask your financial professional:*

Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

You will not pay us any fees. You will pay the investment advisor fees whether you make or lose money. 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.

Advisers pay us for referring them to clients. The fees paid by the RIAs are based on the user’s reported assets at the time of becoming a client or at agreed-upon intervals. The RIA might directly or indirectly pass on the fee we charge to you. Prior to entering an agreement, this information can be requested from the RIA.

CONVERSATION STARTER: *Ask your financial professional:*

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?
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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:

In some instances, RIAs pay us different levels of fees based on the arrangement with each RIA. This creates a potential conflict of interest for us as we would be incentivized to refer clients to the RIA who pays higher fees.

CONVERSATION STARTER: *Ask your financial professional:*

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

For additional information, please see <https://adviserinfo.sec.gov/> or our [website](#).

How do your financial professionals make money?

Our firm is an owner-run business. We are paid a salary from the earnings of the company and share the equity of the company.

Item 4. Disciplinary History

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

No. For a free and simple search tool to research you and your financial professionals, visit [Investor.gov/CRS](https://investor.gov/CRS).

CONVERSATION STARTER: *Ask your financial professional:*

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

Item 5. Additional Information

If you would like additional, up-to-date information or a copy of this disclosure, please call +1(424)-262-8340.

CONVERSATION STARTER: *Ask your financial professional:*

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 additional information about our services or for a copy of the relationship summary, visit <https://www.financefriends.org/>.