

Client Relationship Summary (Form ADV, Part 3)

March 31, 2023



Item 1 – Introduction

Finsie Finance, LLC (“Finsie”) is an investment adviser registered with the United States Securities and Exchange Commission (“SEC”). 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.

Item 2 – Relationships and Services

What investment services and advice can you provide me? We provide investment advisory services to retail investors. We are a financial technology company that provides free web-based tools to help you find and retain a financial adviser appropriate to your needs. You will need to complete a detailed online form consisting of approximately 10–20 questions. This information is used to identify your financial situation and your needs and filter the list of available financial advisers to find those appropriate for your circumstances who provide the services you need. We provide pre-screening of financial professionals listed on our platform, and perform periodic reassessments of their qualifications. However, we do not participate in the delivery of services to you, or provide advice regarding specific investments. You are responsible for performing your own research on the qualifications and backgrounds of the financial advisers and making the final selection. Because we do not directly provide any discretionary or non-discretionary investment management, we do not provide ongoing review or monitoring of your investment accounts. The financial professionals on our platform are not employed by or affiliated with Finsie. Although some financial professionals on our platform may have limited investment offerings, impose account minimums, or other limitations, we do not impose any account minimums, limitations, or other requirements to use our service.

This is a brief summary of our services. Additional information is available in our Form ADV Part 2A (“Disclosure Brochure”), Item 4. See [Additional Information](#) for details on how to obtain a copy of our Disclosure Brochure.

Ask your investment adviser:

- *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 Standards of Conduct

What fees will I pay? Our service is free to users. We are compensated by financial advisers for the referral of clients. When you are matched with a financial adviser through our website, we receive 30% of the advisory fees that you pay to the financial adviser for a period of at least one year from the date of your engagement with the financial adviser. Per our terms and conditions, financial advisers may only charge you their standard fee for services, and may not charge a higher fee than non-referred clients would be charged. We do not participate in a wrap-fee program.

In addition to advisory fees charged by the financial advisor, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to Item 5 of our Disclosure Brochure for details on additional fees.

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 is available in Item 5 of our Disclosure Brochure. See [Additional Information](#) for details on how to obtain a copy.

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 that means.

Conflicts of Interest: Our investment advisory service is designed to help you find and retain a financial adviser appropriate for your needs. We are compensated by financial advisers for the referral of clients based on a percentage of their advisory fees. This presents a potential incentive to refer you to a financial adviser with higher fees. We mitigate this conflict of interest by ensuring that all advisers' fees are within a reasonable range for the services they provide. We provide you with a list of advisers appropriate for your needs, and you are solely responsible for making the final selection. Furthermore, if you receive services from a financial adviser whose fee is based on a percentage of your assets under management, the amount of your assets managed by the financial adviser affects our referral fee. In other words, the more assets you have in your advisory account, the more you will pay your financial adviser, and the more our referral fee will be. This presents a potential incentive to encourage you to commit more assets to your adviser's management as a way to increase our fee. We mitigate this conflict of interest because we do not impose any minimum account size for advisory services, and you have complete discretion to choose the amount of assets managed by your adviser.

We have client referral arrangements with third parties who refer potential clients to our service (collectively, "Promoters"). In some cases, these arrangements require us to compensate the third parties for the referral. Compensation may include sharing a portion of the fees we receive from financial advisers, payment per mention (in the case of social influencers), or a payment per user referred. If you were referred to our site by a third party where a compensation arrangement exists, we will provide you with information regarding the compensation as required by regulations. These arrangements present an incentive for a third party to refer you to Finsie. You are not charged any fee or incur additional costs for being referred to us.

How do your financial professionals make money? As described above, we are compensated by financial advisers for the referral of clients. When you are matched with a financial adviser through our website, we receive 30% of the advisory fees that you pay to the financial adviser for a period of at least one year from the date of your engagement with the financial adviser. Per our terms and conditions, financial advisers may only charge you their standard fee for services, and may not charge a higher fee than non-referred clients would be charged. We prescreen financial advisers on our platform to ensure that their fees are within a reasonable range for the services provided. Please see *Conflicts of Interest* above for additional information.

Ask your investment adviser:

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

Item 4 – Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask your investment adviser:

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

Item 5 – Additional Information

Additional information is available in our Disclosure Brochure. Current versions of our Disclosure Brochure and our Form CRS are available on our [website](#). You may contact us at 650-262-1863 or legal@finsie.com to request copies of these documents at any time free of charge. In addition, you may obtain a current copy of these documents from the SEC's [Investment Adviser Public Disclosure website](#) by conducting a Firm search using our CRD No. 313047.

Ask your investment adviser:

- *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?*

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Exhibit A – Material Changes to Client Relationship Summary

Since our last filing, this exhibit summarizes the following material changes to the firm's Form CRS:

What investment services and advice can you provide me?

- The section was revised to describe account monitoring.

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?

- The section was revised to include conflicts of interest associated with client referral arrangements with third parties

Additional information

- This section was revised to include a phone number.

We have made other changes that were editorial in nature (e.g., to correct typographical or grammatical errors, to adjust formatting, or to provide additional information or clarifications) that we do not consider material changes.