

***Is an investment advisory account right for me?***

There are different ways that you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We are an investment adviser registered with the Securities and Exchange Commission (“SEC”) and provide advisory services rather than brokerage services. We are an indirect wholly owned subsidiary of LendingTree, Inc. (NASDAQ: TREE) and we do business under the name MagnifyMoney.

Investment advisory and brokerage services and fees differ, and it is important for retail investors to understand the differences. This document gives you a summary of the types of services we provide and how we are compensated. Please feel free to ask us for more information - some suggested questions are provided as examples. Additionally, free and simple tools are available to you to assess firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides free 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 who are looking to connect with an investment adviser through our portal on the MagnifyMoney website. When you visit our website portal, we will ask you a series of questions about your personal circumstances, ranging from your age to the amount of assets you have to invest and the reason you are seeking to work with an investment adviser. We will provide you with a list of third-party, SEC-registered investment advisers (“Managers”) that we recommend based on your answers. In some cases, one of our representatives may help facilitate this connection by telephone or videoconference. You may then choose to engage one of the Managers we recommend for ongoing investment management services. We do not provide ongoing supervisory or management services, on either a discretionary or non-discretionary basis, and do not monitor your investments. We have no responsibility for the advice provided by Managers. Our investment service is limited to matching Managers (“Matching Program”) to you; we do not recommend specific strategies or programs that Managers offer.

Managers available through our website portal are limited by criteria we establish, including the Manager’s agreement to participate in our Referral Program and compensate us for each referral. We do not require any minimum account size, although Managers typically do and therefore your assets available for investment may affect the list of Managers we refer to you.

Additional information about our services is provided in Items 4 and 7 of our 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?***

You do not pay us any fees. Instead, each Manager you engage will charge you advisory fees, subject to your agreement with that Manager. In addition to the advisory fees you will pay the Manager, you may also be charged certain other costs related to your account such as brokerage commissions or other expenses related to maintaining your account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce your returns over time. Please make sure you understand what advisory fees you will pay a manager and any additional costs you will pay.

Once you are referred to one or more Managers, we will receive a referral fee from each selected Manager based on terms established between us and the Manager. Where LTIM facilitates this connection by telephone or videoconference, the referral fee received by us from the Manager will be higher. Referral fees are flat fees, typically tiered based on the investable assets you report to us, and are due to us by the Manager when we make the referral.

These referral fees subject us to a conflict of interest in that we have an incentive to recommend multiple Managers and those Managers who pay us the highest referral fees. We are required to disclose to you, at the time of referral, the terms of our compensation from each Manager we refer. In addition, we have implemented policies and procedures to only refer a predetermined number of Managers and ensure that the selection of the Managers we refer to you is not based on the amount of fees the Managers pay to us.

Additional information about our fees is provided in Items 5 and 6 of our Brochure.

#### **Conversation Starters**

- *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 do you address the conflicts inherent in recommending funds for which you are paid as an adviser? Are there conditions or limits on such allocations?*

#### **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 are required 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.

As discussed above, these referral fees subject us to a conflict of interest in that we have an incentive to recommend multiple Managers and those Managers who pay the highest referral fees. We are required to disclose to you, at the time of referral, the terms of our compensation with each Manager we refer.

#### **Conversation Starter**

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

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

Our financial professionals receive a salary and a bonus, which may be in the form stock of our parent company based on our overall profitability and certain other factors. While we receive referrals, we do not compensate anyone for such referrals.

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

No. Neither we nor any of our financial professionals have a legal or disciplinary history. All clients and prospective clients are advised to research us and our financial professionals using the free and simple search tool at [Investor.gov/CRS](http://Investor.gov/CRS).

#### **Conversation Starter**

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

#### **Additional Information:**

Additional information about us, including services, fees and financial industry relationships, is available in our Form ADV, accessible at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can also request a copy of our Brochure free of charge by contacting us at (704) 943-8890 or by emailing [advisoryinfo@magnifymoney.com](mailto:advisoryinfo@magnifymoney.com).

Free and simple tools are available to you to “check out” LTIM and its financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides free educational materials about broker-dealers, investment advisers, and investing.

#### **Conversation Starters**

- *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?*