



PLOOTUS ADV PART 3- CLIENT RELATIONSHIP SUMMARY

INTRODUCTION

Analyze Future LLC (Plootus) is registered with the Securities and Exchange Commission (SEC) 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 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 related to Employer-Sponsored Retirement Accounts (ESRAs) such as 401k and 403b plans. Plootus provides allocation recommendations based on the client's chosen risk strategy. Users also have the flexibility to select allocations for other risk strategies. We only provide advice only and do not execute transactions on behalf of users. User are responsible for making changes to their portfolio allocation within their 401k or 403b account.

Plootus also offers a retirement calculator with a "what if" analysis. If a user's current contribution, chosen risk strategy, and projected retirement expenses suggest a deficit, the Plootus algorithm provides recommendations to adjust contribution amounts, risk strategies, retirement age, or future expenses. We regularly review the underlying performance of funds, and our algorithm selects low-fees, high-performing funds based on risk and return factors.

Clients are not required to link their 401k or 403b accounts to access allocations for various risk strategies. However, if you choose to link your retirement account, the values of your underlying investments values will be updated daily, provided the account remains properly linked. In some cases, we may require your assistance to maintain access, particularly if there are changes to your password or any other updates made by your retirement service provider..

In the future, Plootus may offer its app and website to Financial Advisors, enabling them to efficiently manage multiple clients through the platform. With client approval, Financial Advisors will have access to a comprehensive view of their clients' financial positions, allowing them to provide tailored financial advice and guidance. Plootus may also implement a fee structure for Financial Advisors to access and utilize the platform.

For additional information about the services we provide, please see Form ADV Item 4 of our Firm Brochure, which is available on the SEC's website at www.adviserinfo.sec.gov. Plootus CRD number is 314583.

Key questions to ask your financial professional:

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?

We currently provide our services for **free** but may charge a fee based on the subscription plan you choose, regardless of your account balance. Our fees are separate from any fees or expenses assessed by outside parties including custodian fees, account maintenance fees, fees related to mutual funds or other investment types, and other transactional and product level fees.

We do not receive or share in any compensation related to these outside charges and fees. You will pay fees and costs whether you make or lose money on your investments, and these fees and costs will



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reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information about the fees we charge, Form ADV, Part 2A Item 5 of our Firm Brochure, which is available on the sec's website at www.adviserinfo.sec.gov. Plootus CRD number is 314583.

Key questions to 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?

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 interests ahead of yours. However, the way we make money in the future could create some conflicts with your interests. You should understand and ask us about these potential conflicts because they affect the investment advice we provide to you.

Here are some examples to help illustrate what this means:

- We may generate revenues through advertisements on our website and apps for financial or non-financial products offered by other companies. In future, we may establish relationships with unaffiliated Registered Investment Advisors where Plootus would receive compensation for making referrals. This would create a conflict of interest.

Key questions to ask your financial professional:

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

For additional information about our current arrangements with unaffiliated parties, please see Form ADV Part 2A Item 10 of our Firm Brochure, which is available on the SEC's website at www.adviserinfo.sec.gov. Plootus CRD number is 314583.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid a fixed monthly salary and/or compensated through equity grant options in Analyze Future (Plootus). They do not earn compensation based on the amount of client assets serviced, the complexity of client needs, or any payments from outside parties in connection related to product sales.

DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, our firm and financial professionals do not have any legal and disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Key questions to ask your financial professional:

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

ADDITIONAL INFORMATION ABOUT OUR SERVICES

Please visit plootus.com and refer a copy of this disclosure, or our Form ADV Part 2 Brochure.



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Key questions to 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?

Date: Mar 31,2025