

Item 1. Introduction

Borderless Investment Advisors, LLC (“Borderless”) is registered with the U.S. 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](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?”

Description of Services and Monitoring: We offer non-discretionary investment advisory services to retail investors (each a “Client” and collectively, “Clients”) through an automated electronic platform (the “Platform”). The Platform makes a portfolio recommendation (“Portfolio Recommendation”) which consists of shares of publicly traded equity securities (“Single Stocks”) and exchange traded funds (“ETFs”) (Single Stocks together with ETFs, “Investments”) based on a Suitability Questionnaire (“Suitability Questionnaire”) completed by each Client. We currently rely solely on questions relating to suitability (i.e., age, income and liquid net worth, investment objectives, investment time horizon, and risk tolerance) in making Portfolio Recommendations and these questions are not weighted equally. Clients should understand the Portfolio Recommendation relies upon the information provided by each Client, and Borderless does not capture any additional information not covered in the Suitability Questionnaire in making a risk assessment and providing investment advice. The Platform provides Clients with investment advice in the form of a Portfolio Recommendation designed to meet each Client’s self-identified goals. Advisory services are delivered solely through the Platform. Borderless does not provide investment advice in person or over the phone or in any manner other than through the Platform. Borderless expects to implement its Portfolio Recommendations for Client Investment Accounts beginning in the fourth quarter of 2025. In doing so, we will review your investment account annually and provide you a reminder to review and update the information you have provided to us (including your Suitability Questionnaire). If you update your Suitability Questionnaire or other information, the Platform may generate a revised Portfolio Recommendation. Annually, we will remind you to update and review the information you have provided to us, including reviewing and updating your Suitability Questionnaire.

Investment Authority: We make Portfolio Recommendations on a non-discretionary basis. In implementing Portfolio Recommendations, we will exercise limited discretion with respect to the securities and amount of securities to be bought or sold to facilitate rebalancing and to implement changes made by the Model Providers in the same portfolio.

Limited Investment Offerings: We do not provide or offer any financial planning, retirement or tax advice.

Account Minimums and Other Requirements: We do not require a minimum amount to open an account.

Additional Information: For more detailed information about our investment advisory business, please see our Form ADV Part 2A – Items 4, 7 and 8.

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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

“What fees will I pay?”

As set forth above, Borderless expects to implement its Portfolio Recommendations for Clients’ Investment Accounts beginning in the fourth quarter of 2025. Borderless will charge a 1.00% annual fee, charged monthly in arrears based on the average daily balance of the Clients’ Investment Accounts at the Custodian. Accordingly, the more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

Other Fees and Costs : Since the Portfolio Recommendations include ETFs and ETFs charge portfolio management and administration fees, you will also indirectly be paying these fees. These additional fees will reduce the value of your investments over time. You may also pay other fees to the custodian of your assets. You may pay fees and costs separate from our services, and regardless of whether you make or lose money on your Investments. These additional fees and charges may include transaction and execution charges and the fees/expenses charged by any custodian, and other transaction-related costs, electronic fund and wire fees, and any other fees that reasonably may be borne by a brokerage account. We initially intend to absorb certain account-related fees (such as transaction, custody, and/or wire fees), but we may not do so in the future. If we stop absorbing any such fees, you will be required to pay those fees, and we will provide advance notice to you and update our Brochure and this relationship summary, as applicable.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our Form ADV Part 2A – Item 5.

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 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:

- Our employees may personally hold interests in the same securities as the Portfolio Recommendations we make to our investors, so we may have an incentive to trade ahead of our investors. We maintain policies and procedures designed to address personal trading conflicts.

Additional Information: These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A.

Ask your financial professional:

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

“How do your financial professionals make money?”

Our employees receive a base salary and may receive a discretionary bonus (cash and non-cash benefits) linked to the revenue and growth of Borderless. Given that all client trading is self-directed, Borderless does not employ financial professionals in the traditional sense. Compensation is not based on commissions or fees or any kind, the types of products sold or the amount of Client assets that our employees service. Given that the Platform provides Portfolio Recommendations and we expect to implement recommendations beginning in the fourth quarter of 2025 (with limited discretion as described above), our personnel are not compensated based on commissions, product sales, or specific investment recommendations.

Item 4. Disciplinary History

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

No. Neither our firm nor our financial professionals have any legal, financial or other disciplinary items or history. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Ask your financial professional:

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

Item 5. Additional Information

For additional information about our investment advisory services, please visit <https://borderlessinvestmentadvisors.com> or reference our Form ADV Part 2A available at adviserinfo.sec.gov. Alternatively, please call us at +9102242792110 or send an email to sitashwa@borderless.world to request a copy of this relationship summary.

Ask your financial professional:

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