

Stack
Form CRS Customer Relationship Summary
September 21, 2022

Introduction WE Labs Inc. DBA Stack, (“We” or “Us” or “Stack”) 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 are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. We provide advice regarding investments in digital assets such as crypto currencies or similar assets. We provide this advice primarily through an mobile application. These recommendations are made based on our proprietary algorithmic software.

We provide investment advice to all our clients exclusively through our interactive website and / mobile application, meaning that you will not have the opportunity to interact with a human regarding your investments through telephone, mail, in person, or by any other direct method. Because our service relies completely on the use of our website and application, this type of service may not be suitable for all customers. We do not perform account monitoring services; however, client have access to our recommendations tool at any time. We provide these services to retail (natural persons). As this is our only service offered to retail customers and digital assets may be appropriate only as one part of a diversified portfolio, you may require a relationship with another firm if you need more holistic brokerage or advisory services, including purchase/sale of individual securities, financial planning, or non-discretionary investment advice. Other firms could offer a wider range of investment opportunities, some of which might have lower costs.

When you open an account with us, you receive investment advice related to digital asset investing. Clients may also choose to execute digital asset transactions through the platform application. Clients can make their own decisions about which digital assets to invest in based on the digital assets available on the platform and the investment advice provided by Stack.

We only provide advice with respect to a limited menu of investment offerings – specifically, digital assets that are supported by the custodian for our assets and meet other criteria.

We have minimum account requirements based on the strategy selected by the client. Please see our ADV Part 2A for detailed descriptions.

Additional Information about our firm, the services we provide, who we serve, and any relevant limitations can be found in Item 4 and Item 7 of our Form ADV Part 2A brochure, a copy of which you should have received.

Conversation Starters. 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? You will pay us a flat monthly ongoing fee. (a “Subscription Fee”).

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.

For more detailed information about the fees you will pay, please refer to Item 5 of our Form ADV Part 2A brochure, a copy of which you should have received.

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?”

What are your legal obligations to me when acting as my investment adviser? *When we act as your investment adviser, we must 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.*

How else does your firm make money and what conflicts of interest do you have? Our firm only makes money from Subscription Fees. We do not provide any other services or have other sources of revenue.

Our financial professionals may have personal accounts at our firm that are managed like yours and may also, with limited exception, have personal accounts held and managed outside of our firm. Our financial professionals may have an incentive to favor their personal accounts over yours, which creates a conflict of interest.

Additional Information about our personal trading procedures and code of ethics for our financial professionals can be found in Item 11 of our ADV Part 2A brochure, a copy of which you should have received.

Conversation Starter. 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 financial professionals earn a salary. Our financial professionals have accounts at our firm but may also invest in other accounts or opportunities outside our firm. Our financial professionals’ compensation incentives, demand on their time, and personal investing activities may raise conflicts with your investment needs and the services we provide.

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 us and our financial professionals.

Conversation Starter. Ask your financial professional—

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

Additional Information If you would like additional, up-to-date information or a copy of this disclosure, please contact info@trystack.io

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?”
