

The Zillennial Advisors

The Zillennial Advisors, LLC (“The Zillennial Advisors”) is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services, via the internet. 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

The Zillennial Advisors is an internet-only investment adviser, or robo-adviser, that offers two distinct service tiers to retail investors:

Tier 1: Financial Planning Services - AI-driven financial planning tools and portfolio recommendations without actual investment management (free or \$7.99/month premium).

Tier 2: Investment Management Services - Discretionary portfolio management through our interactive website. This means you grant us ongoing authority to manage your investments without prior approval of each transaction. You grant this authority by signing our investment advisory agreement and may revoke it at any time.

Our platform uses advanced AI technologies to provide portfolio matching and recommendations based on your questionnaire responses, along with automated performance reporting, asset allocation modeling, portfolio analysis and optimization, annual rebalancing, and comprehensive financial planning tools. Not all clients use all services.

We personalize your investment approach through a questionnaire about your time horizon, risk tolerance, climate concerns, and investment objectives. Based on your responses, we match you to one of seven model portfolios.

Important Service Features: Our services include annual rebalancing to maintain target allocations, investments limited to mutual funds, ETFs, and individual stocks, trade execution through Interactive Brokers LLC, no minimum account size, and requirements of age 18+ and U.S. residency with valid SSN for investment management.

For more detailed information about our services, please see Items 4.A. and 5 of our Part 2A “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?

For investment management, we charge \$5/month for accounts with \$0-\$5,000 or 1% annually for accounts over \$5,000, billed monthly in arrears and deducted from your account. Financial planning services are available in a free tier with basic features or a premium tier at \$7.99/month charged via credit card. Additional costs from Interactive Brokers may include ETF expense ratios, wire transfer fees, and other standard brokerage charges.

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 our fees and costs, please see our Brochure, otherwise known as our Form ADV Part 2A.

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?

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.

Examples of conflicts: We have conflicts of interest including: earning more fees when you invest more assets, and receiving revenue shares from our Advisor Match program with third-party advisors.

Conversation Starters

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

How Do Your Financial Professionals Make Money?

Our personnel are compensated through fixed salaries and may receive equity compensation (stock options, restricted stock).

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters

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

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/324808>

Contact Information:

- Website: thezillennialadvisors.com
- Email: info@thezillennialadvisors.com

If you have any questions or want another copy of this Client Relationship Summary, please contact us at the email above.

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?