

## Moment Advisors, LLC

### Relationship Summary

February 16, 2023

Moment Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and that 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.

#### ***What investment services and advice can you provide me?***

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We offer investment advisory services to retail investors. Our services consist of internet-based discretionary investment advice. We recommended a portfolio to you based on your responses to a suitability questionnaire, ranging from conservative to aggressive investment strategies and manage it based on our algorithmic analysis of your information, unless you elect to override our recommended portfolio or otherwise customizes your portfolio. We interact with users predominantly through a software application that is available through the internet, generally through third-party websites and mobile applications. Our algorithms continuously review client accounts to confirm client portfolios are in line with the model risk level portfolio allocations. We have discretionary authority to manage assets on your behalf. Discretionary trading authority permits us to effect transactions to buy and sell securities without your prior consent. Our advice is limited to fixed income securities. We do not offer proprietary products. There is no minimum amount required to open or maintain an account with us. **For additional information, please see Item 4 of our Disclosure Brochure, available at [adviserinfo.sec.gov](https://adviserinfo.sec.gov).**

*Ask your financial professional:*

- *Given my financial situation, should I choose a brokerage service or 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?***

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We charge an annual investment advisory fee. The fee ranges between 0.03% and 0.60% based on the aggregate net asset value in your account or, where we are acting as sub-adviser, the net asset value of assets we sub-advise on behalf of another investment adviser. The fee ranges based on a number of factors, including the amount of assets under our management, the strategy (or strategies) being employed by us, and the overall complexity of an engagement. Generally, the more assets there are in your account, the more you will pay in fees. Accordingly, we may have an incentive to encourage you to increase the assets in your account. Our annual investment advisory fee will be accrued daily and collected monthly in arrears. If you terminate your account before a month end, we will refund any unearned fees pro rata. Fees will also be collected when processing client withdrawal requests that would result in the account having insufficient funds to cover any fees that are due at the time of the withdrawal. In the event your account does not include a cash balance adequate to pay any fees, we may sell client assets without notice to pay any such fees. In addition to our fee, you will incur certain charges, fees, and commissions payable to third-parties. These include (but are not limited to) brokerage fees and commissions charged by custodians or other broker-dealers through which we execute securities transactions, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. 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 additional information, please see Item 5 of our Disclosure Brochure, available at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).**

*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?***

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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 is an example to help you understand what this means:

In appropriate circumstances, consistent with a client's investment objectives, we will recommend the purchase or sale of securities in which we, our management persons, and/or our clients have a position or interest. These activities are expected to create conflicts of interest between us and our clients with regard to such matters as allocation of opportunities to participate in, or refrain from participation in, particular investments or to dispose of certain investments. We address these conflicts in various ways, including (i) through disclosure; (ii) we are required to recommend securities that are suitable for each client based upon the client's investment needs; and (iii) we have established a variety of restrictions, procedures and disclosures designed to address potential conflicts of interest—both those arising between and among client accounts as well as between client accounts and our business.

**For additional information, please see Item 11 of our Disclosure Brochure, available at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).**

*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?***

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Our financial professionals are compensated through salaries, discretionary bonuses, and/or equity in our company. This gives them an incentive to maximize the revenue of the company. No compensation is based on the performance or selection of specific securities.

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

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No, visit [Investor.gov/CRS](http://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?*

***Additional Information***

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For additional information about our services, please refer to our Disclosure Brochure, available at [adviserinfo.sec.gov](http://adviserinfo.sec.gov). If you would like additional, up-to-date information or a copy of this disclosure, please call (551) 775-2340 or email us at [support@withmoment.com](mailto:support@withmoment.com).

*Ask your financial professional: Who is my primary contact person? Is he or she a representative investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*