

Unifimoney RIA QOZB, LLC
Customer Relationship Summary – November 10,
2023

Item 1 – Introduction

Unifimoney RIA QOZB, LLC (“we” or “Unifimoney RIA”) is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Investment advisory and brokerage 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, 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?

Unifimoney RIA offers an automated, mobile phone and internet-based investment advisory service called “Robo Advisor Account” to retail investors. We provide investment advice and deliver advisory services to clients with the support of a proprietary software-based algorithm. For all Robo-Advisory accounts, we generate your investor risk profile using a risk score formula that is based on questions answered by you, such as your financial situation, investment time horizon, risk tolerance, liquidity, and investment objectives. We will invest your assets on a discretionary basis into model portfolios of exchange traded funds (“ETFs”) that reflect your risk profile. You can also override the recommended personalized allocations and choose a different one of our three core portfolio models. We do not invest client accounts in or recommend other investments. We also do not make individual representatives available to discuss specific investment strategies with you. We will monitor and re-balance your portfolio quarterly. When re-balancing occurs your current holdings in your Robo-Advisor account will be sold and reinvested in the most current applicable model allocation. Robo-advisory portfolio management accounts are not reviewed by the firm, save for automated allocation revisions. We typically do not monitor client accounts on an ongoing basis. We typically do not monitor client accounts on an ongoing basis. Our firm offers discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments). The funds for your Robo-Advisor product will be sourced from your Unifimoney Cash Account. There is a minimum balance of \$100 required to deposit in the Robo-Advisor. Once the original deposit is met, customers may elect to make monthly contributions of \$5 or greater. Client accounts will not be forced into overdraft due to the execution of your monthly commitment, however failure to keep your Unifimoney account in good standing may result in account termination.

While not part of its advice and advisory business, as an accommodation to Clients, Unifimoney RIA may permit Clients to make their own investment decisions and direct their own trades through the Website or App (“Self-Elected Trading”). In such cases, Unifimoney RIA will provide a list of securities that may be suitable for Clients based on their risk profile. Unifimoney RIA will not be providing investment advice, any recommendations or additional advisory services is only acting as an investment adviser in a limited capacity. Such Clients will be solely responsible for any Self-Elected Trading. There are no minimums required to open the account, but the minimum trade size in any security is \$5.

For additional information, please see Items 4, 7 and 8 of our Form ADV, Part 2A Brochure. See Item 5 – Additional Information below for information on how to obtain a copy of our 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?

Item 3 – Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

If you engage us to provide investment advisory services to your account, we will charge your account an annual, asset-based fee. The fee for the Robo Advisor is charged at 0.30% of Assets Under Management. Fees are calculated daily by multiplying the Advisory Fee by the net market value of the Account as of the close of trading on the New York Stock Exchange (“NYSE”) (herein, “close of markets”) on such day, or as of the close of markets on the immediately preceding trading day for any day when the NYSE is closed, and then by dividing by 365 (except in any leap year, during which year the amount shall be divided by 366). The fees are due monthly (consisting of the aggregate of the daily fee for each day in that calendar month) and are payable in arrears. The fee is deducted directly from your Unifimoney Cash Account. We do not offer a wrap fee program. In addition to our advisory fees, ETFs in which your account is invested may charge additional management fees and pay other expenses. The custodian maintaining your account may also charge you a fee for its custodial and brokerage services.

For the “Select Elected” account, Unifimoney does not charge any management fees. 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. **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.**

Additional information about our fees and costs can be found in Item 5 of our Form ADV Part 2 Brochure and in Unifimoney RIA's Investment Advisory Agreement. See Item 5 – Additional Information below for information on how to obtain a copy of our Brochure.

Conversation Starter: 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.

Because we charge your account an asset-based fee, the greater the value of your account managed by us, the more you will pay in management fees. Therefore, we have an incentive to encourage you to increase the amount of assets in your account.

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

For additional information, please see Item 5 of our Form ADV, Part 2A Brochure and the Unifimoney Customer Agreement.

How do your financial professionals make money?

Our personnel are paid a fixed salary. No employee or personnel is compensated based on factors such as differential compensation or product sales compensation.

Item 4 – Disciplinary History

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

Item 5 – Additional Information

You can obtain additional information about our services, and a free copy of our latest Customer Relationship Summary and Form ADV, Part 2A Brochure, by visiting our website at www.unifimoney.com or by calling us at 415-964-5877.

Conversation Starter: 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?

For answers to the **Conversation Starters** and other Frequently Asked Questions, please visit: <https://www.unifimoney.com/invest/roboadvisory>

Summary of Material Changes

We have changed our clearing and custody broker dealer, our robo-advisor service tiers, and our robo-advisor provider.. We have made other editorial and formatting changes to conform to the instructions for Form CRS, but we do not consider these changes to be material.