



We are 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](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?

We offer investment advisory services to retail investors through a software application that is available to clients via an online platform, accessed through such credit unions' respective websites. We use algorithms to determine investment recommendations that are tailored to meet your investment needs and objectives based upon information you submit via one or more questionnaires that collect information such as your employment status, income, investment goals and reasons to invest, time horizon and net assets.

Our investment advisory services include non-discretionary investment recommendations. Such recommendations consist of curated buckets of equity securities, American Depositary Receipts (ADRs), and exchange traded funds (ETFs), sorted according to risk. In connection with non-discretionary services, you are responsible for determining securities to purchase from among the securities recommended by us, and the timing of any sales therein, which we effect with your prior consent (for each transaction recommended).

Our investment advisory services also include discretionary management of portfolios, which include equity securities, ADRs, ETFs, and cash equivalents. We recommend a portfolio based on your investment needs and objective. Once we recommend a portfolio, you are able to view and designate funds to be allocated to the recommended portfolio, which we shall then implement according to the selected portfolio's objectives, subject to any restrictions you implement through the platform. In connection with discretionary services, we actively manage each portfolio, whereby we have the authority to buy, sell, and otherwise effect investment transactions for your funds and securities without your prior consent or approval.

With respect to monitoring, our algorithms confirm our recommendations whenever you update your client profile or other portfolio settings through the platform and we review our recommendations to Clients no less than quarterly (which may be conducted on a sampling basis). We do not recommend any proprietary products. Our advice is limited to the classes of assets mentioned above. Cryptocurrencies available through the platform are offered by a third-party, sFOX Inc., and have not been recommended by us as your investment adviser. You must have a balance in your account with the credit union or bank through which you access our services in order to become a client and maintain an advisory relationship with us. In addition, to access our managed portfolios, you must have a \$20 minimum account balance.

For additional information, please see Item 4 of our Disclosure Brochure, which is available at adviserinfo.sec.gov.

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?

We do not charge a fee for our non-discretionary investment advisory services. We charge an annual asset-based fee of 0.50% (50 basis points) for our discretionary investment advisory services. This fee shall be prorated and charged quarterly, in arrears, based on the average daily balance in your account(s) designated to managed portfolio(s) during the prior quarter. Upon termination of our services, we will charge you a prorated fee based on the days remaining in the quarter. You authorize us to charge the fee to your funding account or brokerage account.

In connection with our non-discretionary and discretionary investment advisory services, you will incur certain charges, fees, and commissions payable to third-parties. Such third-party fees are in addition to fees charged by us for our discretionary investment advisory services. These include, but are not limited to: brokerage fees and commissions charged by the custodian of your assets or other broker-dealers (through which we execute security transactions for you), odd-lot differentials, charges imposed directly by an exchange traded fund in a your account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), 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, which is available at 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?

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

Additional Information

For additional information about our services, please refer to our Disclosure Brochure, which is available at adviserinfo.sec.gov. If you would like additional, up-to-date information or a copy of this disclosure, please contact us at 888-983-2897 or support@advisifi.co.

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?

because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

Our parent company is an indirect owner of CDSI Securities LLC, which receives compensation in connection with transactions placed by us through a third-party broker-dealer. A conflict of interest exists because we have an indirect incentive to use CDSI Securities LLC as the introducing broker for your account because any compensation paid by to CDSI Securities LLC for servicing your accounts will be provided to an affiliate, rather than an unaffiliated broker-dealer and because we have an incentive to recommend additional transactions to increase compensation to CDSI Securities LLC.

For additional information, please see Item 10 of our Disclosure Brochure, available at adviserinfo.sec.gov. Please also see CDSI Securities LLC's Customer Relationship Summary, which is available at brokercheck.finra.org.

How do your financial professionals make money?

Our financial professionals are compensated through salaries 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?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Summary of Material Changes

Since the last update to our Customer Relationship Summary dated October 22, 2024, we have made the following material changes:

- **What investment services and advice can you provide me?** We have updated this section to reflect updates to our discretionary management of client portfolios.
- **What fees will I pay?** We have updated this section to discuss the asset-based fee that we charge for our discretionary management of client portfolios.

For additional information about our services, please refer to our Disclosure Brochure, which is available at adviserinfo.sec.gov. If you would like additional, up-to-date information or a copy of our current Client Relationship Summary, please contact us at 888-983-2897 or support@advisifi.co.