

Ingot Finance, Inc. | CRD Number: 334711 | July 14, 2026

Ingot Finance, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser pursuant to Rule 203A-2(e) under the Investment Advisers Act of 1940. Investment advisory services and fees differ from brokerage services and fees, 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://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We provide ongoing digital investment advisory services through our interactive website, including personalized asset allocation recommendations, portfolio monitoring, and rebalancing guidance integrated with financial planning. All tiers provide continuous advisory relationships with unlimited plan regeneration. Your dashboards and analyses update as your data changes, the platform flags when your plan is out of date, and you may regenerate your plan at any time; we do not conduct scheduled reviews. Our recommendations are generated by a deterministic, rules-based software engine. We do not use AI, ML, or chatbots to make recommendations.

Service Tiers:

- **Free** - Basic financial assessment with full planning for core goals, summary-level status on all other goals, and ongoing monitoring.
- **Gold** - Goal focused investment advisory with advanced strategies.

We recommend specific ETFs and index funds to implement your personalized asset allocation. You maintain full control and execute all trades yourself. We do not have discretionary authority, execute trades, or hold custody of assets. No minimum account balance required.

Key Questions to Consider: *Given my financial situation, should I choose an investment advisory service? • How will you choose investments to recommend to me? • What is your relevant experience, including licenses, education and qualifications?*

What fees will I pay?

Free - \$0 • **Gold** - \$20/month, \$200/year

Any complimentary access to Gold-tier service is at our sole discretion and is not a contractual right. Accounts with complimentary access will receive at least 30 days' written notice before any fee is first charged. There is no set up fee, no performance based fee, no asset based fee. Fees cover continuous portfolio monitoring, rebalancing guidance, and unlimited plan regeneration. Fees paid electronically. We do not receive commissions or third-party compensation. You may cancel at any time; cancellation takes effect at the end of the current billing cycle. No refunds are provided for partial billing periods. If a paid subscription ends, your account moves to the free tier; your data and previously generated plans are retained, but paid-tier advice detail is locked unless you resubscribe.

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.

Key Question to Consider: *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.

Examples of Conflicts: (1) We have incentive to encourage upgrades from free to paid tiers. (2) We have incentive to encourage continued subscription advisory services, as discontinuing services results in loss of ongoing advisory relationship and platform access.

How We Make Money: We are compensated only by client fees described above. We do not receive compensation from other sources.

Conflicts of Interest: Our conflicts relate primarily to our fee structure and service tiers. Our rules-based engine produces the same recommendations for the same inputs regardless of tier.

Key Question to Consider: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our platform operates through automated algorithms and does not employ individual financial professionals. Our employees who develop and maintain the platform earn fixed salaries not based on client numbers, assets, or recommendations. No commissions, bonuses, or incentive compensation tied to client activity.

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

No, our firm does not have legal or disciplinary history to disclose. As an automated platform, we do not employ individual financial professionals.

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free search tool to research our firm.

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

Additional Information

For additional information, see our Form ADV Part 2A brochure at adviserinfo.sec.gov or ingotfinance.com/legal/adv. Find this summary at ingotfinance.com/legal/crs.

Contact: legal@ingotfinance.com | Phone: (702) 326-5885

Key Questions to Consider: *Who is my primary contact person? • Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me? Do I understand investment advice is provided exclusively through the automated platform?*