

FIVANCIAL ADVISORS, INC.
Customer Relationship Summary (Form CRS)
Effective Date: September 26, 2025 / **CRD #:** 336326

Introduction

This Form CRS ("Summary") is intended to provide you with important information and resources that you can use to help make more informed decisions about your investment options. Fivancial Advisors, Inc. ("Fivancial") encourages all clients to read this Summary and discuss any questions you may have with us.

Fivancial is registered with the U.S. Securities and Exchange Commission (SEC) as an internet investment adviser. We provide investment advisory services, not brokerage services. It is important to understand how these services differ, and which type is right for you. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, a website maintained by the SEC.

Conversation Starters: As a financial professional, what is your relevant experience, including your licenses, education, and other qualifications?

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Description of Services: Fivancial offers investment advisory services to retail investors. These include:

- Portfolio management (discretionary and non-discretionary)
- Automated (robo) investment services
- Model portfolio construction
- Advice on digital assets, including cryptocurrencies and tokenized securities

You may choose a discretionary relationship, where we manage your account, or a non-discretionary relationship, where you make final decisions. We monitor portfolios as part of our standard services and offer access via both personal advisory and technology-based platforms.

We do not impose a firm-wide minimum account size, although minimums may apply to specific tiers or services.

More detailed information is available in our Form ADV, 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 LICENSES, EDUCATION, AND OTHER QUALIFICATIONS?
WHAT DO THESE QUALIFICATIONS MEAN?

Fees, Costs, Conflicts, and Standard of Conduct

WHAT FEES WILL I PAY?

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?

Fivancial charges include a subscription fee for our services. For example, you might pay \$2.99 per month (or \$29.99 annually) for access to our digital platform. Higher service tiers may cost more. These fees are fixed and do not change based on your account balance and are non-refundable should you choose to cancel your service with Fivancial. We do not charge commissions. Fees reduce your account value and apply whether your investments gain or lose value. You may also pay additional fees, such as custodian fees, trading costs, or fund-level expenses if you invest in ETFs. These fees are paid to third parties and not to us.

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. Detailed information regarding the firm's fees is available in the firm's ADV-Part IIA.

**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?"**

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

Standard of Conduct: 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. An example, **the more assets there are in your advisory account, the more you will pay in fees**, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Description of Salary/Payment of Financial Professionals: Our financial professionals are paid a fixed salary and do not have any incentive-based compensation structures. All employees of Fivancial are eligible to receive a discretionary bonus, as determined by management.

Disciplinary History

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

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Fivancial has no legal or disciplinary events to disclose. Neither the firm nor any management person have ever been involved in any criminal or civil actions in either a domestic, foreign, or military court. You can look up more information about us and our representatives at <https://www.investor.gov/CRS>.

Clients are encouraged to independently verify the background of our firm and its professionals by visiting the SEC's public disclosure website: www.adviserinfo.sec.gov or the investor resource www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

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 speak to if I have concerns about how this person is treating me?

Would you like more information?

For additional information about our services or to request a copy of this relationship summary or our Form ADV Part 2A brochure:

- Visit: <https://banksocial.io>
- Call: 855-568-3275 / Email: Compliance@banksocial.io
- <https://adviserinfo.sec.gov>

If you have concerns about your account(s) or our services, you may request to speak to our Chief Compliance Officer or email compliance@banksocial.io.