8FIGURES Inc.
Form CRS - Customer Relationship Summary
December 11, 2025

8FIGURES Inc. ("8FIGURES," "we," "our," or "us") is 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 the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We are an **Internet-only Investment Adviser** that delivers algorithmic, AI-generated investment advice to retail investors solely through our web and mobile applications. The primary service we offer is portfolio analysis based on information you provide about your financial situation and goals.

- **Account Monitoring:** Our platform's AI reviews your investment portfolio daily to provide performance updates, news summaries and recommendations. However, we do not provide account monitoring by a human advisor.
- **Investment Authority:** We offer investment advice on a non-discretionary basis. This means we do not have authority to execute trades or power of attorney over your assets. You are responsible for deciding if and when to implement our investment recommendations.
- **Investment Offerings:** We do not limit our advice to any specific menu of products. Our algorithm can provide guidance on a broad range of investment types (e.g. stocks, bonds, ETFs) based on your needs and preferences.
- **Account Minimums and Requirements:** We have no minimum account size or investment amount. We do not custody your assets or execute trades for you. You will use your own external brokerage account linked to our platform to implement any investment recommendations.

Additional information about our advisory services can be found in our Form ADV Part 2A brochure (see Items 4 and 7 of our Brochure) on the SEC's website 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 only charge a flat subscription fee for accessing all features of our AI advisory app. This flat fee is billed monthly or annually in advance. The exact amount is stated in our app before you subscribe. We do not charge any other fees, such as asset-based fees (percentage of assets).

In addition to our fee, you will bear other costs in connection with investing that are paid to third parties directly (not to 8FIGURES), such as: custodian fees, account maintenance fees, expense ratios on ETFs and mutual funds, management fees, trading commissions, and other product-level fees. We do not receive any portion of these third-party fees.

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 more detailed information about the fees and costs you will pay for our services, please see Item 5 of our Form ADV Part 2A (available on 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 because they can affect the investment advice we provide you. Here are some examples to help you understand what this means**:**

- **Subscription Model Conflict:** We earn our revenue from the subscription fees you pay, so we have an incentive to retain you as a subscriber. This creates a potential conflict: we want you to perceive a high level of value in our service so that you continue paying us. For example, our platform might suggest more frequent portfolio updates or new "strategies" to engage your interest. Making more frequent trades or changes could increase your transaction costs or lead you to chase short-term strategies that may not always be in your best interest.

For more information on our conflicts of interest, please see Items 10 and 11 of our Form ADV Part 2A (available on 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?

Our team members (employees and officers) are paid a salary and may receive discretionary bonuses based on the overall profitability and success of our company. They do not earn commissions or compensation based on the investments that you choose or the amount of assets in your account. Some employees and owners may hold equity in 8FIGURES Inc., so they have a general incentive for the firm to do well.

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

No. Neither 8FIGURES nor any of our employees has any legal or disciplinary history to disclose. We encourage you to visit Investor.gov/CRS to access a free, simple search tool to research 8FIGURES and our associated financial professionals.

Ask your financial professional

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

If you would like additional, up-to-date information about our investment advisory services or a copy of this disclosure, please call 415-889-7717 or send an email to support@8figures.com. Please also see our Form ADV Part 2A brochure and other disclosures available at Adviserinfo.sec.gov.

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?"*