

ITEM 1 - INTRODUCTION

Mary & Pip Investments, LLC ("Mary and Pip" or the "Firm") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). Registration with the SEC does not imply a certain level of skill or training. As a registered investment adviser, we do not sell products or accept commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interests. This is different from brokerage firms, which operate under different standards, services, and fee structures.

Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at www.investor.gov/CRS, which provides educational materials about investment advisors, broker-dealers, and investing.

Throughout this summary, the term Financial Professional refers to our supervised persons, who are also known as Investment Adviser Representatives ("IARs") in our Form ADV filings.

ITEM 2 - RELATIONSHIP & SERVICE**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

We provide discretionary investment advisory services to retail investors exclusively through an interactive digital platform. We qualify for registration with the SEC under the Internet Adviser Exemption (Rule 203A-2(e)), which requires us to provide services exclusively through our interactive website and app. We do not provide individualized investment advice by phone, email, or in person. Once you complete our online onboarding process, we recommend a portfolio of primarily exchange-traded funds (ETFs) based on your risk tolerance, goals, and time horizon. If you accept our recommendation, we manage the account on a discretionary basis, meaning we trade on your behalf without requiring prior approval. After you enroll online, we monitor your account on an ongoing basis using automated tools that check periodically for material drift from your target allocation. When thresholds are met, we rebalance without asking you first because we manage on a discretionary basis. A member of our investment team also reviews our models at least quarterly. Monitoring and rebalancing are part of our standard services. Some portfolios may include ETFs with digital asset exposure, such as cryptocurrencies, but only if you acknowledge and consent to the risks.

FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 7, 13, AND 16 OF OUR FORM ADV 2A BROCHURE

- *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.A - FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT**WHAT FEES WILL I PAY?**

Our Firm charges a \$10 monthly subscription fee for access to the online platform. The subscription fee is charged even when your invested balance is low or if markets are down. In addition, we charge an annual investment advisory fee of 0.40% of assets under management, including cash management. This fee is billed monthly in arrears of services rendered. All fees are deducted directly from your account. Mary & Pip's fees are not negotiable, but at our discretion, we may waive fees on friend or family accounts. We require a \$5,000 account minimum prior to an advisory fee is applied. In addition, you may also pay fees charged directly by custodians or ETF managers.

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 INFORMATION, PLEASE SEE ITEM 5 OF OUR FORM ADV 2A BROCHURE

- *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?*

ITEM 3.B - FEES, COSTS, & STANDARDS OF CONDUCT

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY & 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. However, we have conflicts of interest because the way we are compensated and the relationships we use to provide services can create incentives for us to recommend certain options. You should understand and ask us about these conflicts because they can affect the investment advice we give you. For example, we recommend Alpaca Securities, LLC ("Alpaca") as custodian. Alpaca provides our firm with certain technology and administrative support at no cost, which benefits us and creates an incentive to recommend Alpaca. We believe our recommendation is in your best interest, but you should understand this conflict and ask us why we recommended Alpaca. Separately, Alpaca may charge custodial or administrative fees, and it may earn revenue from services such as securities lending or margin lending (where available). We do not share in those revenues, but you should understand that these programs may create incentives for the custodian. We maintain policies and supervision designed to monitor conflicts and we disclose them so you can make informed decisions. In addition, our Financial Professionals may engage in outside business activities. These activities can create conflicts if they involve additional compensation, create incentives to promote other services, or impact the time and attention devoted to clients. You can review your Financial Professional's disclosures and ask us for details about any outside activities that apply to the person servicing your account. We may also participate in a wrap fee program, where clients pay a single fee that generally includes advisory services and certain transaction costs. This structure can create an incentive to limit trading or choose strategies based on the costs included in the wrap fee. Details are provided in our Wrap Fee Program Brochure, and clients should review it to understand the total cost of services.

FOR MORE INFORMATION, PLEASE SEE ITEMS 5, 10, 11 AND 14 OF OUR FORM ADV PART 2A BROCHURE

- *How might your conflicts of interest affect me, and how will you address them?*

ITEM 3.C - FEES, COSTS, & STANDARDS OF CONDUCT

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals are compensated based on the Firm's revenue from advisory fees and/or platform fees. They receive a salary and may be eligible for a discretionary bonus. Compensation is based on factors such as the amount of assets serviced, the complexity of accounts, and client retention. Financial Professionals do not provide personalized investment advice outside of the platform. Their compensation is tied to the growth of our Firm's digital advisory services, not to commissions or product sales. Our firm and our financial professionals receive compensation and other benefits from certain outside activities, such as media appearances and charitable or educational events. For example, our owner appears on a reality television program and may receive fees or other benefits, and some third parties may help cover the costs of events we host or attend. These arrangements create incentives to favor those activities or sponsors, which is a conflict of interest. We manage these conflicts through our policies, supervision, and disclosures, but you should ask us how these arrangements could affect the advice you receive.

FOR MORE INFORMATION, PLEASE SEE ITEMS 5, 10, 11, AND 14 OF OUR FORM ADV PART 2A BROCHURE AND REFER TO YOUR FINANCIAL PROFESSIONAL'S ADV 2B BROCHURE

ITEM 4 - DISCIPLINARY HISTORY

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research Mary and Pip and our financial professionals.

FOR MORE INFORMATION, PLEASE SEE ITEM 9 OF OUR FORM ADV PART 2A BROCHURE OR REFER TO ITEM 11 OF OUR PART 1

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

ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is 338656. Because our services are delivered online, we answer the SEC's Conversation Starter questions on our website at www.maryandpip.com and you can access the site directly from this summary. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at hello@maryandpip.com or 646.326.4848.

- *Who is my primary contact person? Is he/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?*