

Vestie, Inc.

Customer Relationship Summary (Form CRS)

Date: January 14, 2026

Vestie, Inc. 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 these differences. Free and simple tools are available to research firms and financial professionals at 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?

Vestie provides discretionary investment management services to individual clients through risk-based model portfolios composed primarily of exchange-traded funds (ETFs).

Vestie offers three portfolio options designed to reflect different levels of risk tolerance and investment objectives:

- Conservative
- Balanced
- Growth

Clients select a portfolio based on their risk tolerance and investment goals. Vestie uses this selection to determine asset allocation, portfolio construction, and ongoing management decisions. Vestie exercises discretionary authority to manage client accounts, including selecting securities, placing trades, and rebalancing portfolios.

Vestie monitors client portfolios on an ongoing basis and rebalances portfolios as deemed appropriate based on market conditions and the selected risk profile.

Vestie does not provide comprehensive financial planning services and does not consider all aspects of a client's financial situation, such as tax status, estate planning needs, or outside assets, unless otherwise agreed in writing.

Conversation starter. Questions to ask your Adviser:

"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?

Vestie charges a flat advisory fee of **\$14 per month or \$139 per year**, billed in advance. Fees are paid by credit card through Stripe with client authorization.

If services are canceled mid-month or mid-year, Vestie will provide a prorated refund of any unearned prepaid advisory fees calculated through the effective date of termination. Clients who cancel within seven (7) calendar days of upgrading to a paid plan receive a full refund for that billing period.

In addition to Vestie’s advisory fee, clients may incur other costs, including:

- Brokerage or transaction fees charged by the custodian, Alpaca Securities LLC
- ETF expense ratios and other fund-level expenses

These additional costs are charged by third parties and are not paid to Vestie.

Vestie’s advisory fee does not depend on account size or investment performance. Depending on account size and trading activity, total costs may be higher or lower than advisers who charge fees based on a percentage of assets under management.

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.

Conversation starter. Questions to ask your Adviser:

“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.

Conflicts of Interest:

Vestie charges a flat subscription fee regardless of account size or investment performance. This creates a potential conflict of interest because Vestie's compensation is not directly tied to client account balances or investment performance. Vestie addresses this conflict by acting in clients' best interests, offering standardized portfolios aligned with client risk tolerance, and providing transparent fee disclosures.

Conversation starter. Questions to ask your Adviser:

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

How do your financial professionals make money?

Vestie's financial professionals are compensated through salary and/or equity ownership in the firm. They do not receive commissions, performance-based compensation, or compensation based on client transactions or investment performance.

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

No. Vestie, Inc. and its financial professionals have no legal or disciplinary history.

You can visit www.investor.gov/CRS for a free and simple search tool to research Vestie and its financial professionals.

Conversation starter. Questions to ask your Adviser:

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

Additional Information

For more information about our services or to request a copy of this relationship summary, please contact us:

Email: hey@getvestie.com

Phone: (903) 910-3003

Website: <https://getvestie.com/>

Conversation starter. Questions to ask your Adviser:

“Who is my main contact person? Is this person a representative of an investment adviser or broker-dealer?”