

Anchr Technologies RIA LLC
February 19, 2026

FORM CRS

Anchr Technologies RIA LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

Anchr will provide limited-scope investment advisory services designed to assist clients in building allocations intended to reflect model portfolios curated on the platform (each, a "Model Portfolio"). These Model Portfolios are developed by Anchr using a combination of quantitative analysis, issuer- and sector-level research, and publicly available market, trading, and liquidity data. The Model Portfolios are proprietary to Anchr and are intended to provide retail clients with access to investment approaches and portfolio constructions commonly employed in institutional or professional investment contexts.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis.

Investment Authority: Anchr does not have discretionary authority over client accounts. Clients retain full discretion over whether to participate in any Model Portfolio and the amount of assets they allocate. Anchr does not select securities or execute transactions on a discretionary basis for individual client accounts.

Investment Offerings: Anchr's advisory services are provided on a model-based basis and are not tailored to any individual client's financial circumstances. As a result, the investment advice associated with a particular Model Portfolio will be the same for all clients who elect to follow that Model Portfolio, subject to differences in execution timing, pricing, and allocation size.

Account Minimums and Requirements: In general, we require a minimum allocation of \$500 per Model Portfolio is required to participate in Anchr's advisory services. Anchr may modify or waive this minimum allocation requirement in its discretion. Anchr charges a flat subscription fee for access to its investment advisory services and platform. The current subscription fee is \$9.99 per month, billed quarterly in advance.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 and Form ADV Part 2 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/340245>.

Key Questions to 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Fixed Fees** - Anchr charges a flat subscription fee for access to its investment advisory services and platform. The current subscription fee is \$9.99 per month, billed quarterly in advance.
 - The subscription fee is not based on the value of client assets, the number of transactions executed, or the performance of any Model Portfolio. The fee is charged for access to Anchr's limited-scope advisory services and technology-enabled platform. Clients authorize Anchr to collect subscription fees in advance for each quarterly billing period. If a client's subscription begins other than on the first day of a billing period, fees will be assessed on a pro rata basis.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;

- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6 and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/brochure/340245>

Key Questions to 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.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.

Our fees are based on your continued use of our services and the quality of the recommendations we make. Conflicts exist since we may need to provide more frequent rebalances and changes to our models than you would otherwise require in order to retain your interest and engagement with our online investment management services. We also have an incentive to grow your account as much as possible which could cause us to take overly aggressive positions. This increases your risk. At all times, we endeavor to buy and sell securities that are within your investment objectives and the selected model portfolio.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A and Form ADV Part 2 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/brochure/340245> to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals employed by our firm are compensated in the following ways: Salary, Bonus, and Non-cash compensation. Financial professionals' compensation is based on the following factor: Individual Performance.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at (646) 543-4771 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/340245>

Key Questions to 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?**