

Item 1. Introduction

AI Stock Prophet, LLC (“AISP,” “we,” “us,” and “our”) is an Ohio limited liability company registered as an investment advisor with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research advisory and brokerage firms and their associated financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services**What investment services and advice can you provide me?**

We offer investment advisory services to retail clients consisting of ongoing discretionary portfolio management services delivered exclusively through our digital investment platform available at www.aistockprophet.com (“Platform”). Our services are delivered to clients utilizing our proprietary software-based and artificial intelligence (“AI”) driven investment management applications (“AI Portfolio Management Software,” and collectively with the Platform, the “Program”). We do not offer or provide investment advice to our clients in-person, over the phone, or via video conference.

Our AI Portfolio Management Software utilizes large language models (“LLMs”) to instantaneously analyze a large volume of individual stock and exchange traded fund (“ETF”) data, often complex and unstructured, to identify current dislocations in pricing and execute recommended trades automatically in client accounts on an ongoing basis. While our AI Portfolio Management Software generally operates autonomously, certain redundancies, both technological and human, have been built into the Program. Specifically, these redundancies include the use of backup LLMs in the return of the daily AI research prompts as well as human review of the trades to be placed in client accounts both before and after they are placed.

You will be required to complete a suitability questionnaire found on the Platform that is designed to gather information regarding your unique investment objectives and goals, overall financial condition, and circumstances (e.g., age, financial experience, income level, net worth level), time horizon for investments, and tolerance for investment risk, among other factors (collectively, “Suitability Information”). Following your completion of the Suitability Information, the Program will make available for your selection three distinct Investment Objectives for implementation within your account, including a “conservative growth” objective, a “moderate growth” objective, and an “aggressive growth” objective (each an “Investment Objective”). A description of each Investment

Objective is contained in our Form ADV Part 2A brochure (“firm brochure”). Our AI Portfolio Management Software will directly manage your Program account autonomously in accordance with your selected Investment Objective. Clients can change their Investment Objective at any time.

To participate in the Program, you will be required to establish an account with Interactive Brokers, LLC (“Interactive Brokers”), who serves as the sole custodian and executing broker for the Program. You will be required to grant us discretionary authority over your account(s) that allows us to buy and sell investments without obtaining your consent for each specific transaction. Clients may not impose any restrictions or mandates on AISP’s management of their Program accounts, nor are they permitted to self-direct trades or instruct AISP to execute specific securities transactions.

Program accounts invest solely in equities (i.e., stocks), ETFs, and cash and cash equivalent investments (e.g., money market funds). The fixed income portion of any portfolio is comprised exclusively of fixed income-based ETFs.

We typically require a minimum account size of \$2,500 to commence a Program relationship and a minimum annual subscription fee of \$50.00, which is non-refundable. We may waive the foregoing minimum requirements in our discretion.

More detailed information about our advisory services and account minimums is contained in our Form ADV Part 2A “firm brochure” at Items 4 and 7.

Conversation Starter: Ask us:

- (i) Given my financial situation, should I choose an investment advisory service? Why or why not?
- (ii) How will you choose investments to recommend to me?
- (iii) What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct**What fees will I pay?**

We will charge you a “Program Fee” for our services that is comprised of two (2) components: (i) a non-refundable annual subscription fee of \$50.00 and (ii) an annual fixed fee which varies from \$250.00 to \$1,250.00 per year based upon the market value of the assets under management contained within your Program account. For purposes of calculating the Program Fee due to AISP, we will utilize the market value of your Program account (which shall include the value of any cash or cash equivalent balances) measured as of the close of the billing period as provided to us by Interactive Brokers. The subscription fee component is collected in full upon the funding of your Program

account and annually thereafter on each anniversary of your account opening date. We will bill you quarterly in arrears for the annual fixed fee component of the Program Fee. Fees are typically directly deducted from your designated account held at the independent qualified custodian of your assets.

The specific details of the advisory fees you will pay will be described in a written Program agreement you will enter with AISP at the inception of our relationship.

In addition to our advisory fees, you will separately pay (i) all management fees and other internal costs, expense ratios, charges, and expenses associated with your ownership, purchases, and sales of any ETFs and (ii) all usual and customary transaction-based fees (brokerage fees and commissions), custodial and administrative charges, wire transfer fees, and other fees and taxes associated with activity and holdings contained in your Program account.

Where asset-based fees apply, you should consider that the more assets you have in your account, the more you will pay us, thus creating an incentive for us to encourage you to increase and/or maintain the current level of assets in your account.

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.

More detailed information about our advisory fees is contained in our firm brochure at Item 5.

Conversation Starter: Ask us: “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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interests and not put our interests 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 two examples to help you understand what this means:* (1) the value of your asset-based advisory fee account goes up, and while the annual percentage we charge may stay the same, the total compensation you pay us goes up proportionately; (2)

your account value goes down, but you still must pay us an asset-based advisory fee proportional to your assets under management.

More detailed information related to these conflicts of interest is contained in our firm brochure at Item 5.

Conversation Starter: Ask us: “How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money?

Our financial professionals are compensated with annual salaries and/or discretionary bonuses. The payment of discretionary bonuses incentivizes our financial professionals to favor certain behaviors or outcomes from clients (e.g., asset growth or client retention) that create a conflict of interest.

More detailed information about our conflicts of interest is contained in our firm brochure at Item 5 and in the Form ADV Part 2Bs related to each of our financial professionals.

Item 4. Disciplinary History

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

No. We encourage you to visit investor.gov/CRS for a free and simple search tool to research our form and any of our financial professionals.

Conversation Starter: Ask us: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5. Additional Information

You can find additional information regarding our firm, including our Form ADV Part 2A firm brochure and this client relationship summary by visiting <https://adviserinfo.sec.gov> and searching for our firm by its name or its unique CRD number (340421). You can also obtain a copy of this relationship summary and up-to-date information by visiting our website at www.aistockprophet.com or by contacting us by telephone at (786)-292-8649.

Conversation Starter: Ask us: “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”