

Portfolio Point of View LLC — CLIENT RELATIONSHIP SUMMARY (Form CRS)

September 15, 2026 | SEC File No. 801-136424

Portfolio Point of View LLC is registered with the 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 at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers.

1. What investment services and advice can you provide me?

Portfolio Point of View LLC (“Portfolio POV”) is an SEC-registered investment adviser providing **algorithmic portfolio analysis and investment recommendations** through our platform at [www.portfolio-pov.com](https://www.portfolio-pov.com). We are not a broker-dealer and do not execute trades or manage your assets.

You enter your portfolio holdings, investment goals and preferences, time horizon, and risk tolerance. Our **proprietary algorithm** generates personalized recommendations across **stocks, ETFs, mutual funds, and cryptocurrencies**. No human adviser reviews or modifies individual client recommendations.

Recommendations are **on-demand only**, generated when you request them. We do not automatically monitor your portfolio or send unsolicited recommendations. We do not manage accounts, hold assets, execute trades, or make decisions on your behalf.

Our services are available only to U.S. residents who are at least 18 years old. No minimum portfolio size or investment required. New users may access Premium features free for 30 days (the “Trial Period”) with no credit card required. The advisory relationship and our fiduciary obligations begin at the start of the trial, before any fee is charged.

**Questions to ask us:** *"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?"*

2. What fees will I pay?

Portfolio POV offers its services through tiered access plans. The Firm’s investment advisory services are provided under its 30-day free trial and its paid subscription plans (Basic and Premium). We charge a **flat subscription fee**, based on your subscription plan. Your fee is **not** based on your portfolio monetary size or investment activity. Our fee does not increase or decrease based on how your investments perform, and we do not earn money from your securities transactions.

| Plan            | Monthly | Annual   | What's included                                                                                                      |
|-----------------|---------|----------|----------------------------------------------------------------------------------------------------------------------|
| Free            | \$0     | \$0      | No advisory services nor agreement. Limited features, simulations for information only.                              |
| Trial (30 days) | \$0     | N/A      | Full Premium features; no credit card required; advisory relationship begins at enrollment                           |
| Basic           | \$18/mo | \$180/yr | On-demand analyses; all supported asset classes; limited number of portfolios & simulations                          |
| Premium         | \$30/mo | \$300/yr | All Basic features; unlimited simulations; advanced portfolio optimization; expanded number of assets and portfolios |

You may also incur **third-party costs** when acting on our recommendations: brokerage commissions, fund expense ratios, custodian fees, and cryptocurrency exchange fees. These go to third parties and are not shared with Portfolio POV.

*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.*

**Questions to 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?"*

### 3. What are your legal obligations to me? 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.

| Revenue source                        | Conflict and how we address it                                                                                                                                                                                |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Flat subscription fees                | Our fees are not tied to your investment results or trading activity. We have no incentive to recommend more trades or riskier investments.                                                                   |
| No commissions or third-party revenue | We receive no compensation from brokers, funds, or any third party for your transactions. This eliminates conflicts common to commission-based models.                                                        |
| Plan upsell (Free → Basic → Premium)  | We may benefit if you upgrade your plan. We address this by clearly disclosing what each plan includes so you can decide based solely on your needs.                                                          |
| Personal trading by our employees     | Our employees may hold or trade securities the platform recommends to you. We address this through our Code of Ethics and personal trading policies under Rule 204A-1 of the Investment Advisers Act of 1940. |

Portfolio POV's only source of revenue is subscription fees paid by clients. The Firm receives no commissions, no revenue sharing, no principal-trading profits, and no third-party payments of any kind.

**Questions to ask us:** *"How might your conflicts of interest affect me, and how will you address them?"*

### 4. Do you or your financial professionals have legal or disciplinary history?

No. Neither Portfolio Point of View LLC nor its principal owners have any legal or disciplinary history. There are no criminal, civil, regulatory, or self-regulatory proceedings to disclose. Visit [Investor.gov/CRS](https://www.investor.gov/crs) to research us independently.

**Questions to ask us:** *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

### 5. Additional Information

Portfolio POV is a platform that provides algorithmic advice. As such, we have no dedicated investment advisers, account managers or customer service representatives.

For more details, visit [www.portfolio-pov.com](https://www.portfolio-pov.com) or contact us at [support@portfolio-pov.com](mailto:support@portfolio-pov.com). Request a copy of our **Form ADV Part 2A Firm Brochure** free of charge by emailing us or visiting [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov). We will notify you of any material changes to this Form CRS.

**Questions to ask us:** *"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?"*