



Ownit Technologies LLC

Form ADV Part 3 - Client Relationship Summary (Form CRS)

Date: July 14th 2026

Ownit Technologies LLC ("Ownit", "we", "us", or "our") is an investment adviser registered with the Securities and Exchange Commission that provides investment advisory accounts and services via the internet. 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 [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer automated, algorithm-driven investment advisory services through our mobile application and interactive website (the "Platform"). Our services are primarily designed for micro-investing, allowing you to establish and manage automated investment portfolios using small dollar amounts, such as "round-ups" from your daily purchases.

- **Trading Authority:** We provide our services on both a discretionary and non-discretionary basis. For discretionary accounts, once you agree to our advisory agreement, our algorithm will automatically buy and sell securities (primarily Exchange-Traded Funds) for your account without asking you in advance. For non-discretionary accounts, we will provide recommendations, but you make the final decision. We must ask for your permission before executing any trades in a non-discretionary account.
- **Monitoring and Investment Approach:** Our platform continuously monitors your account and may automatically rebalance your portfolio when it drifts from its target allocation. Your initial portfolio allocation is based solely on an automated risk questionnaire you complete during onboarding.
- **Account Requirements:** We do not require a minimum initial investment to open an account, but the Platform requires a minimum of \$1.00 to execute an investment allocation. You are required to use Alpaca Securities LLC as the custodian and broker-dealer for your account. We do not provide individualized human financial planning or allow you to place restrictions on specific securities.

For additional information, please see Items 4 and 7 of our Form ADV Part 2A Firm Brochure.

Conversation Starters:

- *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?

You will pay an ongoing **Asset-Based Management Fee of 1.00% annually**, calculated daily and billed monthly in arrears based on the average daily balance of your account over the billing period. Advisory fees are also charged on any cash positions held in your account. The more assets there are in your advisory account, the more you will pay in fees, and our firm may therefore have an incentive to encourage you to increase the assets in your account.

In addition to our management fee, you will pay other fees and costs related to your investments. These include fees charged by the custodian and broker (Alpaca Securities LLC), such as transaction fees, wire or electronic payment fees, and foreign exchange conversion costs. You will also indirectly pay the internal management fees and operating expenses of the Exchange-Traded Funds (ETFs) held in your portfolio.

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 additional information, please see Item 5 of our Form ADV Part 2A Firm Brochure.

Conversation Starter:

- *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.

- **Third-Party Payments:** We compensate third parties, including influencers and content creators ("Promoters"), for client referrals. This creates a conflict of interest because these Promoters have a financial incentive to recommend our Platform to you.
- **Required Brokerage:** We require you to open your account with Alpaca Securities LLC. Because you cannot choose your own broker, you may pay higher transaction costs than you would at another broker-dealer.

Conversation Starter:

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

How do your financial professionals make money?

Because Ownit is an automated digital platform, you will not have an assigned human financial professional. Instead, you are served by a team whose compensation is not tied to your specific account. Our firm's founders hold equity in the business, whereas our regular employees are compensated via a fixed base salary and a discretionary bonus (without equity). Neither our founders nor our employees are compensated based on the amount of client assets they service, the time spent with clients, or the sale of specific investment products.

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

No. Neither our firm nor our management persons have any legal or disciplinary history. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

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

Additional Information

For additional information about our automated investment advisory services, or to obtain a copy of our Form ADV Part 2A Firm Brochure, please visit our website at www.appownit.com. If you would like to request up-to-date information or a copy of this relationship summary, you may contact our Chief Compliance Officer by email at ignacio@appownit.com or by telephone at +598 92 719071.

Conversation Starter:

- *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?*