

CroboEarn
Form ADV Part 3 – Client Relationship Summary
June 9, 2026

Crobo Earn (“Crobo” or “We”) 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 the differences. This document is a summary of the services and fees we offer to clients. 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.

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What investment services and advice can you provide me?

Crobo offers portfolio advisory services to retail investors (“you”) on both a discretionary and non-discretionary basis exclusively through our interactive website using artificial intelligence agents (“AI Agents”) to generate recommendations for portfolios you hold with third-party custodians. Our service is designed for clients who want professional guidance on their existing investments but prefer to maintain direct control over their accounts and execute their own trades. Our process works as follows:

- **Account Linking:** you, the client, link your existing brokerage or investment accounts to our secure, encrypted online platform. This is a read-only connection, meaning we can view your positions and transaction history but cannot execute trades or move funds.
- **Analysis:** our proprietary software analyzes your current holdings, asset allocation, diversification, and risk exposure based on the information you provide in your online client profile, including your financial situation, investment objectives, and risk tolerance.
- **Recommendations:** based on this analysis, we provide you with investment advice and recommendations directly through your client portal on our website. This advice may include suggestions to buy, sell, or hold certain securities to better align your portfolio with your stated goals.

We do have the authority to execute trades on your behalf. Our advisory service is ongoing, and we will provide periodic updates and alerts based on market conditions and changes in your linked accounts.

Client portfolios are reviewed by our automated system for performance, risk, and asset allocation on at least a monthly basis. As clients provide modifications to their data, including their preferences, goals, personal information, income, expenses, etc., Crobo’s system will automatically adjust the insights and recommendations it gives to those users. We generally do not have a minimum account size to invest with us. More detailed information is available in Crobo’s Form ADV Part 2A, in particular Items 4 and 7.

Key Questions to Ask

- **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?

Our base advisory fee is 2.5% annually based on the assets undermanagement within the account, with discounts available based on (i) if funds are committed for longer periods and (ii) amount of funds committed. Funds held from 6- to 12-months receive a 25-basis point discount, and fund committed longer than 12 months receive a 50-basis point discount. If a client’s account value is between \$25,001 and \$49,999, 25-basis point discount applies, and if client account value exceeds \$50,000, clients receive a 50-basis point discount. Discounts may be combined to offset the base advisory fee to clients to 1.50% minimum annually.

you funds to the Clients may terminate their advisory agreement at any time by providing written notice. If a client has prepaid the annual fee, any unearned portion of the fee will be refunded on a pro-rata basis, calculated from the date of termination. Our fees are exclusive of brokerage commissions, transaction fees and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by their custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer or electronic fund fees and other fees and taxes on brokerage accounts and securities transactions.

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

Key Questions to Ask

- **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. Crobo only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party. However, our firm and its related persons may buy or sell securities similar to, or different from, those we recommend to you for your accounts.

To reduce these conflicts of interest involving the firm or personal trading, our policies require that we restrict or prohibit associates' and firm transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

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. CROBO also is affiliated through common ownership with Getbit Technologies Inc., CROBO Money, and CROBO Earn. As a result, these affiliations may cause a conflict of interest and here are some examples. CROBO Money operates as a remittance business and may market CROBO Advisors LLC services to existing customers through website banners, customer dashboards, and email communications. These affiliated relationships create potential conflicts of interest because affiliated businesses may benefit from introducing clients to CROBO Advisors LLC. The firm seeks to mitigate these conflicts through disclosure, supervisory procedures, and by ensuring clients are not required to utilize affiliated services in order to obtain advisory services.

Key Questions to Ask

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

How Do Your Financial Professionals Make Money?

Our professionals are compensated by fixed salary, bonuses, stock options, restricted and unrestricted stocks.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit <http://www.investor.gov/CRS> for a free and simple search tool to research Crobo and our financial professionals.

Key Questions to Ask

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #337818. If you would like additional, up to date information or an updated copy of this relationship summary, please go to <https://www.croboearn.com/>.

Key Questions to Ask:

- **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?**