

Gravity Advisers LLC

Customer Relationship Summary

Form CRS | October 27, 2026

Introduction

Gravity Advisers LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment-advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools at Investor.gov/CRS help you research firms and financial professionals and learn about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We offer digital discretionary management through gravity.markets. You approve a premade or AI-assisted custom Managed Portfolio, or a Treasury by Gravity fund allocation. After acceptance, funding and authorization, rules-based software trades and rebalances enrolled assets within your mandate and accepted restrictions. Self-directed assets are outside our authority and fees.

Automated monitoring occurs each trading day. Allocation drift triggers rebalancing; Andre Norman reviews exceptions. Managed Portfolios hold stocks and ordinary, unleveraged stock and bond ETFs; traditional mutual funds and leveraged, inverse and crypto-linked ETFs are excluded. Treasury holds the designated money market and ultrashort bond funds. Neither service permits options, margin or short sales. The initial minimum is \$1,000 per portfolio, including reserve cash. You retain proxy voting and voluntary corporate-action elections.

Managed portfolios must use Gravity Securities LLC and RQD Clearing, LLC; you cannot choose another broker. Gravity Securities LLC separately offers self-directed brokerage. Our advice is delivered exclusively through the platform.

More information: [Form ADV Part 2A, Items 4, 7, 8, 13 and 16, and Gravity Securities LLC Form CRS.](#)

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?

Our uniform, non-negotiable annual fees are 0.75% for Managed Portfolios and 0.25% for Treasury. Fees accrue daily on enrolled assets, including cash and fee reserves, at the annual rate divided by 365 (366 in a leap year). Self-directed assets are excluded. We bill monthly in arrears at the beginning of the following month, only for days managed. Larger managed balances produce larger fees and an incentive to increase those assets.

We reserve one estimated monthly fee in each portfolio initially and at ordinary rebalancing. You authorize deduction from that cash. Managed Portfolio shortfalls carry forward without interest or late charges and are collected at a later ordinary rebalance; we do not sell solely to collect them. Treasury permits fund sales for earned fees. We do not debit self-directed assets.

Additional costs include Gravity Securities LLC commissions of \$0.01 per share, minimum \$1.00 and maximum \$10.00 per equity or ETF trade; fund expenses; regulatory and CAT fees; and account-service charges. Premade portfolios need no subscription. AI-assisted custom construction requires a separate paid parent subscription, priced before purchase and subject to its terms.

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.

Gravity Advisers LLC

More information: Form ADV Part 2A, Items 5 and 12, and the Fee Schedule.

Conversation starters

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.

Gravity Financial Technologies, Inc. owns both Gravity Advisers LLC and Gravity Securities LLC. The broker earns trading commissions, payment-for-order-flow rebates and clearing-firm revenue attributable to customer cash credit balances. Clients receive no interest on those balances, and our advisory fee applies to managed cash. Common ownership creates incentives to use our affiliate, generate trading activity and retain cash. Cash may earn more elsewhere; minimum commissions have a greater percentage impact on small trades.

Our parent earns separate subscription fees for optional AI-assisted custom portfolio construction, creating an incentive to promote that service. Gravity Advisers LLC receives no portion of brokerage commissions and does not directly receive the cash revenue or payment-for-order-flow rebates. We address these conflicts through fee-based cash reserves, cost-aware rebalancing, exception review and review of execution quality and total client costs.

More information: Form ADV Part 2A, Items 10 through 14.

Conversation starters

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

How do your financial professionals make money?

Andre Norman, our sole advisory professional, receives no compensation for advisory work at launch. He is the majority owner and controlling person of our parent company and has an indirect financial interest in the adviser, broker and technology businesses. This ownership creates an incentive tied to growth and value of these businesses even without personal compensation at launch.

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

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professional.

Conversation starters

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

Additional information

For current disclosures and a free copy of this summary, call 1-877-344-1354 or email support@gravity.markets.

Andre Norman is your primary service contact and Chief Compliance Officer. Recommendations are delivered through the platform. Use these contact details to discuss our services and these questions or raise service and complaint concerns with him.

Conversation starters

Who is my primary contact person? Is that person 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?