

**Ant Money Advisors, LLC (“AMA”, “we”, “us”, “our”) Form CRS  
Relationship Summary Responses to “Conversation Starters”  
Effective March 16, 2022**

*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?*

**Response:** Two types of financial firms that you might be considering are investment advisers and broker-dealers. AMA is an investment adviser.

As an investment adviser, we are held to a fiduciary standard that covers our investment advisory relationship with you. As an investment adviser, we have both a fiduciary duty of loyalty and a fiduciary duty of care to our clients. Under the duty of loyalty, we must mitigate conflicts of interest or tell you about them in a way that you can understand so that you can decide whether or not to agree to them. The duty of loyalty requires us to place your best interests ahead of our own at all times. The duty of care requires us to exercise care in managing your portfolio and giving you advice. We must monitor your portfolio, investment strategy, and investments throughout the duration of our advisory relationship with you. Our monitoring will be limited to ensuring our software-based algorithm continues to buy, rebalance, and sell ETFs and Eligible Stocks in a way designed to approximate the target allocations of your Core Portfolio and Explore Portfolio on an ongoing basis.

Broker-dealers must act in your best interest and not place their interest ahead of yours when they recommend an investment or investment strategy involving securities. Broker-dealers are not fiduciaries and are not required to monitor your portfolio or investments on an ongoing basis.

Our Core Portfolio is built of exchange-traded funds (“ETFs”) that we believe have low costs relative to other, comparable ETFs offered in the marketplace. We designed the Core Portfolio to provide exposure to a diversified set of assets selected for a long-term “buy-and-hold” investment strategy and investors with an aggressive risk tolerance. AMA has designed the Explore Portfolio feature for you to learn, research, and select up to 10 individual stocks from the Eligible Stock List, a carefully selected list of up to 200 different large-cap company stocks, so you can pursue long-term buy-and-hold strategies for investing in individual companies with far smaller investments than the minimums required by traditional brokerages and financial institutions.

Ant Money Advisors, LLC is a registered investment adviser with the Securities and Exchange Commission (“SEC”). (Our SEC registration does not imply a certain level of skill or training.) Your account is carried on a fully disclosed basis by our custodian, DriveWealth, LLC, which is registered as broker-dealer with the SEC, is registered with the states listed on FINRA’s [BrokerCheck](#) website, a member of FINRA, and a member of SIPC. Please review our Form CRS and Form ADV Part 2 for more details about AMA.

Our Chief Investment Officer, Walter W. Cruttenden, has over four decades of experience in the capital markets and investments industry. Mr. Cruttenden co-founded and currently serves as Chairman of Acorns Grow, Inc., a micro investing company, Chairman of Blast Intergalactic Group, Inc. (“BIG”), a gamification company operating at the nexus of the Fintech and Game industries, and co-founded Ant Money, Inc. (“AMI”). BIG and AMI each own half of AMA’s parent company, Ant Farm, Inc. Mr. Cruttenden is a licensed investment adviser representative. In addition, Mr. Cruttenden has passed examinations for and been registered in the past as a General Securities Representative and a General Securities Principal at a number of broker-dealer firms. For additional information, please consult our [Part 2B](#) of our Form ADV, which provides additional important details regarding Mr. Cruttenden’s qualifications and experience. Mr. Cruttenden has been a leader in developing innovative automated investment advisory technologies, products, and services allowing small investors to benefit from automatically managed portfolios of relatively low-cost, diversified investments.

*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?*

**Response:** If you gave us \$10,000 dollars to invest, we would invest the full \$10,000 for you. When you deposit money, withdraw money, or buy/sell an Eligible Stock, our algorithm automatically trades a combination of ETFs and, if applicable, Eligible Stock purchases or sales designed to keep your portfolio consistent with the target allocations set in your Core and Explore Portfolio(s). You will not be charged commission on your trades or advisory fees. The ATM.com, Blast, and Learn & Earn websites, services, and associated apps are complimentary. However, there may be a fee for premium features such as, Data Dating Rewards, Educational Courses, or Mission Rewards. More information about this can be found in AMA’s [Investment Advisory Agreement](#) and the [Wrap Fee Brochure](#).

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

**Response:** If you have an account with us, we receive a portion of the revenue from our affiliates, ATM.com, Blast, and Learn & Earn, after paying the custodian and other expenses. This creates incentives for us to encourage you to invest continuously using one of our affiliates’ mobile apps as long as possible. These incentives might conflict with your interests in cases where fees and costs are less if you or your relatives invested for you without paying the subscription fee for one of our affiliates’ apps.

AMA addresses these and any other conflicts that may arise by making available all of our [disclosures](#) on our website. AMA encourages you to read and familiarize yourself with all disclosures that are relevant to your investment relationship with us.

*Conversation starters: As a financial professional, do you have any disciplinary history? For what type*

of conduct?

**Response:** No, AMA does not have a disciplinary history, nor is AMA involved in any other legal matters that would have a material adverse impact on its advisory business. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial consultants, or you can visit [adviserinfo.sec.gov/](https://adviserinfo.sec.gov/).

**Conversation starters:** *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?*

**Response:** AMA is classified under SEC regulations as an “internet adviser,” which means that our investment advice to all our clients is from computer software-based models or applications and that we generally offer that advice only through our interactive website. Because your account and our platform are fully integrated online through our website and our affiliated apps, you should direct any questions and concerns you may have by emailing [support@antmoneyadvisors.com](mailto:support@antmoneyadvisors.com) or visiting <https://antmoneyadvisors.com>. An appropriate member of the AMA team (“agent”) will address your question or concern based on how you categorize it when prompted to do so. The appropriate agent will provide you with a response as soon as possible. Agents of our Customer Support Team are not investment adviser representatives and are not licensed to give financial advice.