

# Ant Money Advisors, LLC. Form CRS Relationship Summary

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. 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.

We sponsor the Ant Money Investment Program that includes both investment advisory services offered by us and brokerage services offered by a separate broker-dealer firm. Investment advisory and brokerage services and fees differ and it is important for you to understand the differences.

We are an investment adviser registered with the Securities and Exchange Commission and provide only the advisory services in the program, including selection and automated management of investments. We work with an unaffiliated broker-dealer, which provides brokerage accounts and services in the program. The program is called a “wrap fee program,” which means that all the investment advisory and most of the brokerage services included in the program are “wrapped” together and covered by a single fee. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions to ask us at the end of each section.

## **RELATIONSHIPS AND SERVICES**

### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE TO ME?**

We offer investment advisory services to retail investors including automatically managing clients’ portfolios and a wrap fee program, which includes selecting core investments for our clients’ accounts, letting clients pick certain other investments for their account if they want to.

- \* We offer services that are discretionary, which means we decide which investments to buy or sell for your account. We exercise discretion by choosing exchange-traded funds (ETFs) for your portfolio. Our discretion is limited by the terms of our investment advisory agreement.
- \* When you choose investment, you decide when to place your order. We decide how many investments you may choose to add, how much of your account to invest in each investment you choose, and when during the trading day to buy or sell.
- \* We will automatically rebalance investments in your portfolio when you deposit or withdraw money, when you buy or sell investments, and periodically at other times we choose. Rebalancing may include automatically selling some holdings of an investment you picked if we believe your account has become too concentrated in that investment.
- \* We will regularly monitor your account and review your portfolio no less than quarterly. Our monitoring will be limited to ensuring our software-based algorithm continues to buy, rebalance, and sell ETFs and Eligible Stocks according to the target allocations of your Core Portfolio and Explore Portfolio.
- \* Our investment advice covers a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs or risks.
- \* There is an account minimum of \$5 to open a new account, which we may waive at our discretion.

FOR ADDITIONAL INFORMATION, please see our [Form ADV Part 2A](#) wrap fee brochure, especially Items 4, 5, 6, and 8.

### **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?*

You can find our responses on our website: <https://antmoneyadvisors.com/faq>

## **FEEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

### **WHAT FEES WILL I PAY?**

Fees and costs affect the value of your account over time.

- \* The amount you pay to our firm does not vary based on the type of investments we select on your behalf.
- \* There is no additional cost for users and participants of ATM.com to receive the advisory and brokerage services in the program. Therefore, it will generally cost you less than purchasing the investment management and brokerage services that are bundled in the program from other providers separately.
- \* You do not pay a transaction fee when we buy and sell an investment for you or a custody fee to the broker-dealer that holds your assets.
- \* The broker-dealer that provides brokerage accounts and services in the program may charge additional fees for certain extraordinary transactions that are not part of the normal course of the program

**FOR ADDITIONAL INFORMATION, 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. Please refer to the fee schedule in our [Form ADV Part 2A wrap fee program brochure](#)**

**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?*

You can find our responses on our website: <https://antmoneyadvisors.com/faq>

***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?***

We are held to a fiduciary standard that covers our entire investment advisory relationship with you including monitoring your portfolio, investment strategy, and investments on an ongoing basis, among other requirements.

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. Here are some examples to help you understand what this means.

- \* We receive a portion of the revenue from our affiliate, ATM.com, after paying the custodian and other expenses. This creates incentives for us to encourage you to invest continuously using our affiliate's mobile app as long as possible. These incentives might conflict with your interests in cases where fees and costs were less if you or your relatives invested for you without paying the subscription fee for our affiliate's app.

**FOR ADDITIONAL INFORMATION**, please see our [Form ADV Part 2A](#) wrap fee brochure Items 4, 5, and 10 and our [Form ADV Part 2B](#) brochure supplement.

**QUESTIONS TO ASK US:**

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

You can find our responses on our website: <https://antmoneyadvisors.com/faq>

***HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?***

- \* We do not provide one-on-one investment advice – whether by telephone, email, in person, or otherwise. Rather, we provide our services through our website and/or app(s),

**DISCIPLINARY HISTORY**

***DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?***

**NO.** Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research us and our financial professionals.

**QUESTIONS TO ASK US:**

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

You can find our responses on our website: <https://antmoneyadvisors.com/faq>

**ADDITIONAL INFORMATION**

***HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?***

**FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES**, see our [Form ADV Part 2A](#) wrap fee brochure on [Investor.gov/CRS](http://Investor.gov/CRS), [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD), and our [Form ADV Part 2B](#) brochure supplement.

Call us at (949) 629-4210 or email us at [support@antmoneyadvisors.com](mailto:support@antmoneyadvisors.com) to request up-to-date information and request a copy of the relationship summary.

**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?*

You can find our responses on our website: <https://antmoneyadvisors.com/faq>