

### Item 1. Introduction

Investore, Inc. (“Investore”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2. Relationships and Services

#### *“What investment services and advice can you provide me?”*

##### **Description of Services and Monitoring:**

We offer investment advisory services to retail investors (each a “Client” and collectively, “Clients”) through an automated electronic platform (the “Platform”). The Platform recommends one or more non-discretionary “Model Portfolios” to each Client based on a Suitability Questionnaire (“Suitability Questionnaire”) completed by each Client. The Platform currently relies solely on questions relating to suitability (i.e., age, income and liquid net worth, investment objectives, investment time horizon, and risk tolerance) in recommending Model Portfolios, and these questions are not weighted equally. Clients should understand the recommendation of Model Portfolios relies upon the information provided by each Client, and Investore does not capture any additional information not covered in the suitability questionnaire in making a risk assessment and providing investment advice. The Platform provides Clients with investment advice in the form of certain Model Portfolios designed to meet each Client’s self-identified financial goals. The investments offered through the Platform only include exchange traded funds (“ETFs”). Clients create their investment portfolios from the list of suitable ETF Model Portfolios offered by Investore or other third-party “Model Providers.” Advisory services are delivered solely through the Platform. Investore does not provide investment advice in person or over the phone or in any manner other than through the Platform. We regularly monitor your account or portfolios solely for rebalancing purposes to ensure your holdings reflect the current portfolio positions.

**Investment Authority:** We do not accept discretionary authority to manage securities accounts on your behalf. You will select a portfolio(s) from the Platform and will authorize us to maintain the composition of the selected portfolios and trade for your account if necessary and when authorized by you.

**Limited Investment Offerings:** The Platform portfolios only consist of ETFs. We do not provide or offer any financial planning, retirement or tax advice.

**Account Minimums and Other Requirements:** We do not have an account minimum. Additionally, once a Client you must subscribe and pay a monthly subscription fee to us regardless of whether or not you invest in a portfolio.

**Additional Information:** For more detailed information about our investment advisory business, please see our [Form ADV Part 2A](#).

##### **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?

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

#### *“What fees will I pay?”*

We will provide investment advisory services to you for a subscription fee based on the total amount in your account. The current subscription fee schedule can be found in our Disclosure Brochure. This fee includes access to the professional portfolios, although some portfolios might have an additional fee that will be disclosed. A portfolio trade is the purchase or sale of an investment in a portfolio. The rebalancing of trades is also included in your subscription fee. We will ensure your account reflects the weightings of the selected portfolio, or portfolios, by rebalancing your account if necessary where Investore maintains discretionary authority to complete the rebalance without your prior approval. Other fees such as clearing charges and reporting services are included within the subscription fee.

**Other Fees and Costs:** Since the portfolios are exclusively made up of ETFs and ETFs charge portfolio management and administration fees, you will also indirectly be paying these fees. These additional fees that will reduce the value of your

\* Consider asking your financial professional these questions.



investments over time. You will also pay additional fees to Investore’s affiliate, International Payments, Inc. in connection with deposits and withdrawals into and out of your account. These fees will be disclosed to you. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our [Form ADV Part 2A](#).

**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:

- We make money by having more investors subscribed to our investment advisory service, so we have an incentive to sign-up additional people to the service.
- The professionals who create the Platform’s portfolios may personally hold interests in the same portfolio securities they recommend to our clients.
- We have an incentive to favor our own portfolios but this incentive is diminished through the automated nature of the risk questionnaire, our disclosure of the performance of the portfolios and the ability for you to select your own portfolio.
- You must use or affiliated money remitter in connection with cash flows into or out of your account.

**Conversation Starter\***

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

These arrangements and additional information about other conflicts of interest are discussed in more detail in our [Form ADV Part 2A](#).

***“How do your financial professionals make money?”***

Our employees receive a base salary and may receive a discretionary bonus (cash and non-cash benefits) linked to the revenue and growth of the company. External contractors are paid an hourly rate.

**Item 4. Disciplinary History**

***“Do you or your financial professionals have legal or disciplinary history?”***

No. Neither our firm nor our financial professionals have any legal, financial or other disciplinary items or history. Visit <https://www.investor.gov/CRS> and simple search tool to research you and your financial professionals.

**Conversation Starters\***

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

**Item 5. Additional Information**

We encourage you to seek additional information about our investment advisory services in our [Form ADV Part 2A](#) on [Investor.gov](http://Investor.gov) or [adviserinfo.sec.gov](http://adviserinfo.sec.gov). Alternatively, please visit <https://www.investore.io/>, call us at 212-904-0003 or send an email to [help@investore.io](mailto:help@investore.io) to request a copy of this relationship summary.

**Conversation Starters\***

- ✓ Who is my primary contact person?
- ✓ Is he or she a representative of an investment adviser or broker-dealer?
- ✓ Who can I talk to if I have concerns about how this person is treating me?

\* Consider asking your financial professional these questions.