

Item 1. Form ADV Part 2A

Balance Cash Management

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Firm Brochure – Form ADV Part 2A

This Brochure provides information about the qualifications and business practices of Balance Cash Management, Inc. (hereinafter, “we,” “our,” the “Firm”, “Balance”, or “Balance”). Balance operates the investment advisory services for our investment website. If you have any questions about the contents of this brochure, please contact us at the above email. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Balance is a registered investment adviser. Registration as an investment adviser does not imply any special degree of skill or training, or any sort of approval by any regulatory authority of an adviser’s investment methods.

Additional information about Balance can be found on the Investment Adviser Public Disclosure website at adviserinfo.sec.gov by using our identification number referred to as a CRD number. Balance’s CRD No. is 333867. If you have any questions about the content of this brochure, please contact us at the email address shown above.

Item 2. Material Changes

Balance is required to identify material changes that are made to this Brochure since the last version was produced and will provide you with a summary of such changes. We will also reference the date of our last annual update of our brochure. We may provide this Item 2 in a separate document accompanying the brochure.

As this is our initial Form ADV, there are no material changes to report at this time.

For future filings, this section of the Disclosure Brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this Brochure on the SEC’s public disclosure website (IAPD) at adviserinfo.sec.gov.

We may update this Disclosure Brochure at any time and send a copy to you with a summary of material changes or send you only a summary of material changes that includes an offer to send you a copy of the full brochure either by electronic means (email) or in hard copy form.

If you would like another copy of this Disclosure Brochure, please download it from the SEC website as indicated above or from the Balance website or request it by emailing ali@Balance.com

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Item 4. Advisory Business and Services

A. Advisory Business

Balance is an internet-only investment advisory firm registered with the U.S. Securities and Exchange Commission (“SEC”). The company was formed in November 2022, as a Corporation in Delaware. Information regarding ownership and control persons of Balance is provided in Part 1 of our Form ADV, which is available online at www.adviserinfo.sec.gov or at our website, <https://balancecash.io>

Balance operates an interactive website which offers clients a treasury management solution for unused cash balances, by investing these assets into low-risk money-market accounts and ETFs.

Clients and users may contact Balance for technical and customer service issues via email at stan@balancecash.io, but not for investment advice.

B. Services

Balance offers limited advisory services to its clients. We offer a variety of low-risk money-market/ETF investment recommendations, based on a client’s risk factors and goals that they disclose to us during their onboarding process. The investments and cash in each client’s account are not held with Balance.

Our relationship with the client is governed by our Investment Advisory Agreement, which outlines the responsibilities of both the client and Balance.

Account opening

Upon opening an account for a client, Balance will ask a series of questions about their financial situation. These questions include information regarding a client’s investment objectives, investment horizon, overall risk tolerance, and questions around income, net worth, and significant life events (the “Client Questionnaire”). Balance generally classifies clients as “Risk Tolerant / Aggressive”, “Moderate”, or “Risk Averse / Conservative”. While saving this information, Balance currently only recommends low-risk money-market and ETF products, regardless of the client’s risk tolerance.

Balance does not use any data other than that which is obtained via the Client Questionnaire when assessing risk tolerance or providing investment advice. The type of restriction a client may impose includes the degree of risk level.

Balance provides limited advisory services. As such, we recognize that investments based on our recommendations are often only part of a client’s overall investment strategy, and that we often may not have visibility over a client’s entire investment strategy. When we make recommendations to clients, we take into account the responses given to us in the Client Questionnaire.

Clients are able to manage their investments through the website: clients can allocate additional funds into their account with Balance, and increase or decrease allocations in certain securities with their brokerage account based on our recommendations.

Certain transactional costs associated with purchase and sale transactions in the client's account will still be paid by the client, such as wire transfer fees, transaction fees for the purchase or sale of securities, expenses related to the use of margin, the fees (including expense ratios) charged to shareholders of mutual funds or ETFs, short-term redemption fees, mark-ups and mark-downs, spreads, odd-lot differentials, paper statement fees, fees charged by regulatory agencies, exchange fees, American Depositary Receipt fees, Automated Customer Account Transfer Service fees, transfer taxes, and fees required by law. These fees will be charged by the client's broker-dealer, but not charged by Balance.

A client's portfolio may be comprised of ETFs and money market funds only.

Monitoring

Balance does not provide monitoring of client accounts.

The client will receive confirmations from their brokerage provider / account custodian after trades are executed in the client's account. The client will also receive statements at least quarterly from the client's account custodian.

Balance does not provide accounting, tax, or legal advice to its clients.

Item 5. Fees and Compensation

Balance charges a fixed Software Fee to clients. This fee depends on the number of financial institutions and bank accounts that each customer connects to the Balance platform and typically ranges from \$15,000 to \$50,000 per year. Balance also charges an Advisory Fee of not more than 0.20% on assets under management annually.

The specific fees charged by the Firm for its advisory services will be outlined in each client's Investment Advisory Agreement.

The Advisory Fee charged by Balance is charged monthly in arrears and defines assets under management for the fee calculation as the average daily balance of assets over the month for which the fee has accrued.

We may charge some clients a lower Software Fee and/or Advisory Fee depending on their participation in a referral program or other incentives.

Clients pay the fees even if they do not have any transactions. This will decrease a client's assets under management when the fee is collected.

Each time a client uses our advisory services, they reaffirm their agreement that we may charge their account for the specified period. In the event that we cannot charge Advisory Fees to the

client's account, we reserve the right to terminate their access to our advisory services. Each client may also terminate our services through the website at any time.

Item 6. Performance-Based Fees and Side-By-Side Management

Performance-based fees are fees based on a share of capital gains on or capital appreciation of the client's assets. Side-by-side management occurs when advisers manage both accounts that are charged a performance-based fee and accounts that are charged another type of fee, such as an hourly or flat fee or an asset-based fee. We do not engage in performance-based fees or side-by-side management.

Item 7. Account Requirements and Types of Clients

Clients participating in advisory services offered by Balance include small businesses and corporations. Balance does not require a minimum account size, and does not work with individuals.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

Advisory services offered by Balance are sponsored by the Firm.

Balance provides limited advisory services. As discussed in Item 4, these advisory services are intended to assist clients with managing their cash by investing it in low-risk money-market and exchange-traded funds. This service relies on information provided by the client. Clients certify on a periodic basis that the information they have submitted is accurate and agree to promptly update Balance should it become inaccurate in the future. However, Balance does not collect individualized information regarding every aspect of a client's personal financial situation, and, therefore, there may be important client information not considered by Balance. Clients should be aware of this limitation when considering Balance's limited advisory services.

Balance does not engage in holistic financial planning. Our advice is limited to the construction and maintenance of the specific products that we offer.

A. Risk of Loss

There are always risks to investing. All clients should be aware that all investments are subject to the potential loss of their entire investment, which clients should be prepared to bear.

When evaluating risk, financial loss may be viewed differently by each client and may depend on many different risks, each of which may affect the probability and magnitude of any potential losses. The following risks may not be all-inclusive but should be considered carefully by a prospective client before retaining our services.

1. General Risks

It is impossible to describe all possible types of risks which may affect investments. Some general risks associated with investing include, but not limited to, the following:

Concentration Risk. To the extent a portfolio is concentrated in assets related to a particular industry or geographic region, the portfolio will be subject to additional volatility risks associated with such industry or region. In addition, concentrating in a single industry or group of industries may make you more susceptible to any single economic, market, political or regulatory occurrence affecting that industry or group of industries.

Market Risk. Markets can, as a whole, go up or down on various news releases or for no understandable reason at all. This sometimes means that the price of specific securities could go up or down without real reason and may take some time to recover any lost value. Adding additional securities does not help to minimize this risk since all securities may be affected by market fluctuations.

Currency Risk. Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Interest Rate Risk. Movements in interest rates may directly cause prices of fixed income securities to fluctuate. For example, rising interest rates can cause "high quality, relatively safe" fixed income investments to lose principal value.

Credit Risk. Credit risk typically applies to debt investments such as corporate, municipal, and sovereign fixed income or bonds. A bond issuing entity can experience a credit event that could impair or erase the value of an issuer's securities held by a client. For example, if debt obligations held by an account are downgraded by ratings agencies or go into default, or if management action, legislation or other government action reduces the ability of issuers to pay principal and interest when due, the value of those obligations may decline, and an account's value may be reduced. Because the ability of an issuer of a lower-rated or unrated obligation (including particularly "junk" or "high yield" bonds) to pay principal and interest when due is typically less certain than for an issuer of a higher-rated obligation, lower rated and unrated obligations are generally more vulnerable than higher-rated obligations to default, to ratings downgrades, and to liquidity risk.

Purchasing Power Risk. Purchasing power risk is the risk that an investment's value will decline as the price of goods rises (inflation). The investment's value itself does not decline, but its relative value does. Inflation can happen for a variety of complex reasons, including a growing economy and a rising money supply.

Maturity Risk. The value of bonds or notes may change from the time of issuance to the time of maturity. Generally speaking, maturity risk increases as the length of time until maturity increases.

Liquidity Risk. Liquidity is the ability to readily convert an investment into cash. For example, Treasury Bills are highly liquid, while real estate properties are not. Some securities are highly liquid while others are highly illiquid. Illiquid investments carry more risk because it can be difficult to sell them.

Political Risk. Most investments have a global component, even domestic stocks. Political events anywhere in the world may have unforeseen consequences to markets around the world.

Third-Party Vendor Risk. We rely on other companies to provide services for our products, including broker-dealers of clients. We depend on third-party vendors to meet our contractual obligations to our customers and conduct our operations. Our ability to meet our obligations to our customers may be adversely affected if vendors do not provide the agreed upon services in compliance with customer requirements and in a timely and cost-effective manner. Our vendors may be unable to quickly recover from natural disasters and other events beyond their control and may be subject to additional risks such as financial problems that limit their ability to conduct their operations. The risk of these adverse effects may be greater in circumstances where we rely on only one or two vendors for a particular service.

Regulatory Risk. Changes in laws and regulations from any government can change the value of a given company and its accompanying securities. Certain industries are more susceptible to government regulation. Changes in zoning, tax structure or laws impact the return on these investments.

Risks Related to Investment Term. If the client requires a liquidation of their portfolio during a period in which the price of the security is low, the client will not realize as much value as they would have had the investment had the opportunity to regain its value, as investments frequently do, or had it been able to be reinvested in another security.

Horizon and Longevity Risks. The risk that your investment horizon is shortened because of an unforeseen event, for example, the loss of your job. This may force you to sell investments that you were expecting to hold for the long term. If you must sell at a time that the markets are down, you may lose money. Longevity Risk is the risk of outliving your savings. This risk is particularly relevant for people who are retired or are nearing retirement.

Business Risk. Many investments contain interests in operating businesses. Business risks are risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Financial Risk. Many investments contain interests in operating businesses. Excessive borrowing to finance a business' operations decreases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Default Risk. This risk pertains to the ability of a company to service their debt. Ratings provided by several rating services help to identify those companies with more risk. Obligations of the U.S. government are said to be free of default risk.

Cybersecurity Risk. There is cybersecurity risk with the increased use of technologies such as the Internet to conduct business. Balance and its service providers are susceptible to operational, information security, and related risks. In general, cyber incidents can result from deliberate attacks or unintentional events. Cyber attacks include, but are not limited to, gaining unauthorized access to digital systems for purposes of misappropriating assets or sensitive information, corrupting data, or causing operational disruption. Cyber incidents affecting us, or

our service providers have the ability to cause disruptions and impact business operations, potentially resulting in financial losses, impediments to trading, the inability of clients to transact business, violations of applicable privacy and other law. While both we and our service providers have established business continuity plans in the event of such cyber incidents, there are inherent limitations in such plans and systems including the possibility that certain risks have not been identified. Furthermore, we are unable to control the cyber security plans and systems put in place by our service providers or any other third parties whose operations may affect us and our clients. As a result, Balance and its clients could be negatively impacted.

Robo-adviser Risk. The inherent risk with automated investment advice (or a “robo-adviser”) is that it lacks human judgment and oversight. A robo-adviser might rely on broad assumptions that may not reflect current economic conditions or a client’s particular situation. Algorithms may not comprehensively provide personalized recommendations based on a client’s overall tax situation, other investments a client may own, and the client’s ability or desire to withstand losses. The algorithm might suggest securities to client accounts without regard to market conditions at an inopportune time. The algorithm may not address prolonged changes in market conditions. It is possible that clients or the Firm itself may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to our software-based investment advisory service.

2. Specific Risks

There are also risks related to recommendation of specific types of securities. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with the investment. A description of the types of securities we may recommend and some of their inherent risks are provided below.

Limited Scope of Investment Advice Risk. Clients should be aware that the investment advisory services provided by Balance do not constitute a complete investment program and that there is additional risk inherent in the limited scope of advisory services provided by Balance. Each individual client’s investments could be subject to greater risk of loss and could be more volatile than a portfolio of investments that is more diversified across a greater number of assets, securities or sectors. Although diversification does not ensure a profit or protect against a loss, individual clients are encouraged to diversify their investments across a variety of industries, company sizes and geographic areas.

Mutual Fund and Exchange Traded Fund (“ETF”) Risk. Mutual funds and exchange traded funds (“ETF”) are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund’s investments in accordance with the fund’s investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. ETFs differ

from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are “no load” and charge no fee to buy into, or sell out of, the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be “closed end” or “open end”. So-called “open end” mutual funds continue to allow in new investors indefinitely whereas “closed end” funds have a fixed number of shares to sell which can limit their availability to new investors.

Software Risk. Software Risk arises from the reliance on technology to create, manage, and track sophisticated investment strategies, introducing an added layer of complexity and operational challenges. The use of software in investment management can lead to vulnerabilities such as programming errors, system malfunctions, or cybersecurity threats that could disrupt trading activities, delay reporting, or lead to incorrect calculations and data. These technological issues could adversely affect the execution of the investment strategy, potentially resulting in inaccurate portfolio allocations or compliance issues. Furthermore, the dependence on complex software requires continuous updates, specialized technical expertise, and rigorous oversight to prevent errors and minimize downtime. An additional risk emerges if key personnel managing the software lack the necessary training or if inadequate internal controls are in place. Consequently, managing Software Risk demands meticulous system testing, robust cybersecurity protocols, and comprehensive contingency plans to safeguard portfolio integrity and maintain seamless investment operations.

Item 9. Disciplinary Information

Balance is required to disclose the facts of any legal or disciplinary events that are material to a client’s evaluation of our advisory business or the integrity of our management. We do not have any required disclosures to report in response to this Item.

Item 10. Other Financial Industry Activities and Affiliations

Balance does not have a related person that is:

- A broker-dealer, municipal securities dealer or government securities dealer or broker
- An investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund)
- An investment adviser or financial planner
- A futures commission merchant, commodity pool operator or commodity trading advisor
- A banking or thrift institution
- An Accountant or accounting firm
- A law firm
- An insurance company or agency
- A pension consultant
- A real estate broker or dealer
- A sponsor or syndicator of limited partnerships.

Balance manages client accounts in accordance with the clients' risk profile. We provide investment advice exclusively through its website.

Clients will not be able to directly contact our portfolio managers for investment advice. They may contact us for technical and customer service issues via email, but not for investment advice.

Item 11. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Balance, its management, and supervised persons (collectively "personnel"), subscribe to a Code of Ethics. The Code of Ethics is designed to comply with the investment advisory laws and regulations that require firms to act as fiduciaries in transactions with their clients. The Firm's inherent fiduciary duty requires that the Firm act solely in its clients' best interest and adhere to standards of utmost integrity in its communications and transactions. These standards ensure that clients' interests are preeminent.

Accordingly, Balance has implemented policies, guidelines, and procedures that promote ethical practices and conduct by all of the Firm's personnel. The Firm's Code of Ethics specifies and prohibits certain types of transactions deemed to create conflicts of interest (or perceived conflicts of interest) and establishes reporting requirements and enforcement procedures relating to personal transactions by its personnel. The Code of Ethics, which specifically addresses professional standards, insider trading, personal trading, gifts and entertainment, and fiduciary duties, establishes the Firm's standards for ethical conduct based upon fundamental principles of openness, integrity, honesty, and trust. The Firm will provide a copy of the complete Code of Ethics to any client or prospective client upon request.

1. Proprietary Trading

Balance and its personnel are permitted to and do buy or sell securities for their own accounts that the Firm also recommends to clients, consistent with the Firm's policies and procedures. This presents a conflict of interest because it may be possible for us or our personnel to receive more favorable prices than our clients. We will document any transactions that could be construed as a conflict of interest. To mitigate this conflict of interest, we will monitor trading reports of Balance personnel for adherence to our Code of Ethics.

2. Participation or Interest in Client Transactions

The Firm does not recommend that clients buy or sell securities in which it or a related person may have a material financial interest.

Item 12. Brokerage Practices

We do not receive research or other products or services (i.e., soft dollar benefits) from a broker-dealer or a third party in connection with any client securities transactions.

We do not receive client referrals or compensation of any kind from any broker-dealers or other third parties in exchange for using any particular broker-dealer.

We do not block trade.

Item 13. Review of Accounts

Balance is continuously accessible by clients through its website. Periodic account statements are sent by a client's broker-dealer and not by Balance itself.

We do not review client accounts.

Item 14. Client Referrals and Other Compensation

Balance does not currently engage in the use of client testimonials and endorsements under the SEC's Marketing Rule, though it reserves the right to do so in the future.

Item 15. Custody

The investments in each client's account are held in a separate account in the name of the client at Apex Clearing Corporation ("Apex"), and not with Balance. All investment accounts managed through our platform are required to use Apex as the independent custodian.

Balance invoices its advisory fee directly from the client's account, monthly.

Item 16. Investment Discretion

Balance does not have discretionary authority over client accounts. All transactions in the clients' account shall be made in accordance with the directions and preferences provided to us by the client.

Item 17. Voting Client Securities

Balance does not participate in proxy voting on behalf of clients. Our clients are responsible for directing their own proxies solicited by issuers of securities. Clients are responsible for making elections relative to mergers, acquisitions, tender offers, bankruptcy proceedings and other type events pertaining to the securities in your account. Proxy and other solicitation information will be sent to clients by their brokerage connected to Balance. Clients may not contact us with questions about a particular solicitation. Please follow the instructions for proxy voting included in the mailing.

Item 18. Financial Information

Balance does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance of services rendered.

We do not have a financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients and we have not been the subject of a bankruptcy petition at any time during the past ten years.