

## Stockpile Advisors, Inc. – Customer Relationship Summary

November 11, 2024

### Introduction

Stockpile Advisors, Inc. (“we” or “our firm”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors (“you”) to understand these differences. This document provides an overview of our relationship and services to help you make informed decisions. 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.

### What investment services and advice can you provide me?

Stockpile Advisors provides investment education and recommendations through a web- and smartphone-based application (“the App”), owned and operated by our parent company, designed for retail investors who wish to learn about investing. We offer recommendations based on limited personal information but do not manage investments on your behalf. This service is provided on a non-discretionary basis—we make investment recommendations, but you decide whether or not to act on them. We do not accept custody of client assets, however, we work with a qualified custodian where all assets under management by Stockpile Advisors are maintained.

*Account Monitoring:* We do not provide ongoing monitoring or management of your account or individual investments unless prompted to reevaluate recommendations based on changes to your investor profile. You retain full control over your investment decisions and are responsible for executing any recommendations provided through our Investment Platform.

*Investment Limitations:* The scope of investment recommendations is generally limited to U.S.-listed stocks and exchange-traded funds (“ETFs”). For minor children, parents must approve all investments prior to implementation.

*Account Minimums and Other Requirements:* Our services are available exclusively through an internet and smartphone application to retail clients based within the United States. All services are provided through a wrap fee program, whereby you pay a flat fee for advisory and related services. There is a \$1 account minimum. For additional information, please refer to our Form ADV, Part 2A brochure.

### 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?

### What fees will I pay?

Our advisory services are funded by the subscription fee you pay to our parent company, Stockpile, Inc. When you subscribe to the **BASE plan (\$4.95/month)** or the **PLUS plan (\$7.95/month)**, our firm earns a portion of this fee (\$0.01 per subscription). This flat fee structure means we do not charge any additional advisory fees directly to you.

Because our firm is compensated through your subscription, you will pay this fee whether or not you act on the recommendations provided. Note that lower-cost options for investment education and non-discretionary advice may be available outside of our Investment Platform. 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. For more detailed information about your fees and costs, please refer to our Form ADV, Part 2A 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?

**What are your legal obligations to me when providing recommendations? 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. As our firm receives a portion of your subscription fee, this structure creates a conflict of interest. Because our compensation is tied to your continued use of the App, we have a financial incentive for you to maintain your subscription.

**Questions to ask us:**

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

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

Our financial professionals are salaried employees and do not receive commission-based compensation. Their compensation is not tied to the recommendations provided to you, nor to the specific securities you may choose to invest in through the Investment Platform.

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

Yes. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple tool to research our firm and our professionals.

**Questions to ask us:**

- Do you have any legal or disciplinary history?
- Who can I talk to if I have concerns about how I'm being treated?

**Additional Information**

For additional information about our services, visit our website at [www.stockpile.com/advisors](https://www.stockpile.com/advisors). If you would like a copy of this summary or have any questions, please contact us at 877.374.2584 or [support@stockpile.com](mailto:support@stockpile.com).

**Questions to ask us:**

- 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?