



## Form Customer Relationship Summary

Moola Copilot LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and that 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://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer web-based investment advisory services on a non-discretionary and discretionary basis to retail investors through a software application that is available through our mobile application. We use an algorithm to recommend individual stocks and portfolios based on information each client profile provide to us. The client profile information includes employment status, income, investment goals and reasons to invest, time horizon and net assets. Our recommendations and advice include one or more of the following asset classes: equities, exchange traded funds (ETFs), and other securities that are made available by Alpaca Securities LLC, an SEC-registered broker-dealer and member of FINRA, the broker-dealer firm that maintains your brokerage account. We provide non-discretionary investment recommendations in the form of assigned scores for stocks on a scale developed by us called the Moola Meter. Generally, the assigned scores represent a recommendation to purchase or sell the given stock based on your client profile. We also provide certain clients with investment advice on a discretionary basis, whereby we execute transactions without your prior approval and consent, with respect to managed portfolios of individual retirement accounts (both traditional and Roth). Our advice is limited to the classes of assets mentioned above. There are no minimum requirements to open or maintain an account.

For additional information, please see Item 4 of our Disclosure Brochure, available at [adviserinfo.sec.gov/](https://adviserinfo.sec.gov/).

### *Ask your financial professional:*

- *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?

We charge an annual asset-based fee of 0.60% (60 basis points) (the "Management Fee"), prorated and charged every thirty (30) days in arrears, based on the value of your account. The Management Fee is an asset-based fee, and therefore the more assets there are in your account, the more you will pay in fees. As a result, we have an incentive to encourage you to increase the assets in your account. In addition to our fee, you may incur other charges from Alpaca Securities LLC, an SEC-registered broker-dealer and member of FINRA, in connection with your brokerage account, related fees, and other transaction costs. These types of charges include wire transfer fees, paper statement fees, and bounced check fees. The issuer of some of the securities purchased for you, such as ETFs, may charge product fees and expenses that affect you. An ETF typically includes embedded expenses that may reduce the fund's net asset value, and therefore directly affect the fund's performance and indirectly affect your portfolio performance or an index benchmark comparison. In the event you purchase or sell cryptocurrencies or other digital assets through the account you open with Alpaca

Crypto LLC ("Alpaca Crypto"), you may also be subject to transaction fees charged by Alpaca Crypto for services performed and to cover transaction costs charged by the applicable third-party cryptocurrency or digital asset network. 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 additional information, please see Item 5 of our Disclosure Brochure, available at [adviserinfo.sec.gov/](https://adviserinfo.sec.gov/).

*Ask your financial professional: 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. For example, our financial professionals may have personal accounts at our firm that are managed like yours and may also have personal accounts held and managed by them or third-parties outside of our firm. Our financial professionals may have an incentive to favor their personal accounts over yours, which creates a conflict of interest.*

*Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?*

For additional information, please see Item 11 of our Disclosure Brochure, available at [adviserinfo.sec.gov/](https://adviserinfo.sec.gov/).

How do your financial professionals make money?

Our financial professionals are compensated through salaries, discretionary bonuses, and/or equity in our company. This gives them an incentive to maximize the revenue of the company. No compensation is based on the performance or selection of specific securities.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

*Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

For additional information about our services, please refer to our Disclosure Brochure. If you would like additional, up-to-date information or a copy of this disclosure, please contact us at [support@moo.la](mailto:support@moo.la).

*Ask your financial professional: 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?*