

Amended Form ADV Part 3: *Relationship Summary*
Access Softek Advisory Services, LLC

Summary of Material Changes Exhibit

March 2024

This is a Summary of Material Changes to our Form ADV Part 3, which describes the material changes since our Form ADV Part 3 was last filed in June 2020.

Significant changes and revisions were made to describe our three programs, (1) EasyVest Roboadvisor, (2) EasyVest Your Choice and (3) EasyCoin. These updates include describing the types of investments available through each program, the fees associated with the programs and the custodial arrangements. In the following pages, we have highlighted the pertinent changes.

1. EasyVest Roboadvisor is an automated investment solution which monitors, manages and trades securities in your designated account(s).
2. EasyVest YourChoice is a “do it yourself” wrap fee account (we do not monitor the account) that allows you to choose which stocks and ETFs to buy/sell along with automated investment advice and support.
3. EasyCoin is a digital assets account to buy and sell Bitcoin. All options are supported through our interactive web service integrated into your credit union or bank’s website. We do not monitor the account but instead you make the ultimate investment decisions in the account.

Form ADV Part 3: Relationship Summary

Access Softek Advisory Services, LLC

Introduction

Access Softek Advisory Services, LLC is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and the fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: We offer three forms of *Investment Management Services* to retail clients: 1) an automated investment solution ("EasyVest Roboadvisor") that monitors, manages and trades securities in your designated account(s), 2) a "do it yourself" wrap fee account ("EasyVest YourChoice") that allows you to choose which stocks and ETFs to buy/sell along with automated investment advice and support, and 3) a digital assets account to buy and sell Bitcoin ("EasyCoin"). All options are supported through our interactive web service integrated into your credit union or bank's website.

For EasyVest Roboadvisor, each portfolio is built based on information you provide to us during enrollment, such as your investment objectives, risk tolerance, and investment horizon (that is, how long until you expect to need the money). We will contact you once per year to remind you to review and update your information in case your financial situation has changed. Our services are provided on a **discretionary** basis, meaning we have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction.

For EasyVest YourChoice, you make all investment decisions in the account. We do not monitor the account but instead provide automated advice to assist you in these decisions based on the info that you provide to us regarding your investment goals, risk tolerance, and other factors. You may update the answers to these questions at any time inside the web portal.

For EasyCoin, we do not monitor the account but instead you make the ultimate investment decisions in the account. We issue non-discretionary trading instructions to you, and you will then authorize or reject such trading instructions. We generally provide a warning to you of any transaction which would result in the value of the digital assets in your account exceeding a certain threshold.

Additional information about our advisory services is located in **Items 4 and 16** of our **Form ADV Part 2A**.

Limited Investment Offerings: For EasyVest Roboadvisor, investment portfolios are designed to be suitable for each client's circumstances and needs. The accounts primarily hold ETFs but may also hold equity and fixed income positions for some clients. Please see **Item 8** of our **Form ADV Part 2A** for a description of the types of investment advice we provide and strategies we use. We do not recommend or offer advice on any proprietary products.

For EasyVest YourChoice, you can choose from over 6,000 stocks and ETFs across numerous sectors and regions. To aid investors in avoiding overly risky investments, our advisory group removes some high-risk securities from the available options. Investors are encouraged to build a diversified portfolio and avoid concentrating investments in a small number of sectors or companies.

For EasyCoin, the sole digital asset available for trading is Bitcoin. Other digital currencies and digital assets may be available for trading in the future.

Account & Fee Minimums: We require a minimum of \$200 in order to open (i) an EasyVest Roboadvisor account or (ii) an EasyCoin account, and a minimum of \$1,000 in order to open an EasyVest YourChoice account.

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?*

What Fees Will I Pay?

Description of Principal Fees & Costs: Fees for EasyVest Roboadvisor are charged based on a percentage of the assets under management in your account. Fees are billed in **monthly on or around the 1st of each month** and calculated based on the fair market value of your account as of the last business day of the previous **month**. The annual fee will be between 0.30% and 0.80%. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. The broker-dealer/custodian on your account (DriveWealth, LLC) will charge you **additional fees**, such as for failed deposits or to transfer the account. You will also be charged fees and expenses by the funds (e.g. ETFs) in which your account is invested.

EasyVest YourChoice accounts are charged as a flat monthly fee, usually \$3.00 or \$3.50, as part of a wrap fee program. The fee is charged monthly on the day that you opened the account (e.g. April 9, May 9, June 9). This fee allows you to trade up to 500 shares per calendar month or execute 50 trades per calendar month commission-free. After either limit is reached in the month, each additional share traded will incur a \$0.01 charge with a minimum of \$0.05 per trade. The count of shares and trades resets to 0 on the 1st of each month. This fee also provides you with automated advice to help you build a diversified portfolio and support for any questions you have about the investment account.

Fees for EasyCoin are charged based on a percentage of the assets in your account. Fees are billed monthly on the first day of each calendar month and calculated based on the fair market value of your account as of the last business day of the previous month. The annual fee is 0.50%, or approximately 0.04167% per month, subject to a minimum fee of \$0.50 per month. A transaction fee of 1.5% is also charged for every transaction, calculated based on the transaction amount and charged on the date of such transaction. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. The custodian on your account (BitGo New York Trust Company, LLC) may charge you additional fees, including miner or validator fees for applicable digital asset network and transaction fees. The digital asset turnkey asset management platform (HeightZero) will charge a fee of 0.041667% per month, calculated based on the average of the 24-hour volume weighted average price of each digital asset held in your account.

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 see **Item 5 of Form ADV Part 2A** for more information on fees and expenses.

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?**

Standard of Conduct: 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.

When you establish an account, you will also be creating a relationship with DriveWealth, LLC or BitGo New York Trust Company, LLC (the "Custodians") who maintain custody of your assets and effects trades for your account. Our use of the Custodians is not based solely on your interest to receive the best execution possible. We also recommend the Custodians because they provide us with products and tools that help us manage and develop our business operations. These benefits save us money, which creates a conflict of interest. See **Item 12** of our **Form ADV Part 2A** for more information about our arrangements with the Custodians. We have established marketing arrangements with unaffiliated credit unions whereby we pay a referral fee based upon a portion of advisory fees or wrap fees we collect. As a result, unaffiliated credit unions have a conflict of interest when recommending our services over other investment and financial professionals. For more information see **Item 14** of **Form ADV Part 2A**.

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

Additional Information about our conflicts of interests and compensation, please see **Item 5** of our **Form ADV Part 2A**.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment adviser representatives with a flat salary that is not dependent on the level of revenue they generate for the firm.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information About Access Softek Advisory Services

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at <http://accesssoftekt.com/easyvest>. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/299800>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 510-848-0606.

Conversation Starters: 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?