

MANIFESTHQ ADVISORS LLC

Introduction

ManifestHQ Advisors LLC (“Manifest”), a wholly-owned subsidiary of ManifestHQ, Inc., is a limited liability company incorporated in the state of Illinois in 2019. Manifest is an investment adviser registered with the Securities and Exchange Commission, offering advisory on retirement accounts transfers and providers selection.

This document gives you a summary of the types of services and fees we offer. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), providing educational materials about broker-dealers, investment advisers, and investing.

What services and advice can you provide for me?

Manifest is a fee-based responsive web application that helps you consolidate your retirement accounts. We start by locating your old retirement accounts, then highlighting your destination options, and end by communicating with your retirement providers to initiate your transfers.

At no time do we touch or have access to your investments or money within your accounts. Manifest does not monitor any of your investments against your investment profiles. Manifest also does not provide any investment recommendations, nor do we provide investment, tax, or legal advice.

Manifest’s services are only offered via a weblink, and Manifest does not have physical branches that can be visited in-person. Please see our [Form ADV Part 2A](#) (“Brochure”) for a further explanation about Manifest. For additional information, please visit our website at <http://www.usemanifest.com>.

Conversation starter. Ask us the following:

- Given my financial situation, should I choose to transfer my retirement accounts? Why or why not?
- How will you choose retirement account provider options 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?

Manifest does not charge you a per-transaction fee. Instead, Manifest is paid for by your employer or retirement provider (“Institutional Client”).

Manifest charges a transactional fee for each transfer as negotiated with the Institutional Client, depending on each Institutional Client’s size and the complexity of the service arrangements. Manifest does not have a pre-defined fee schedule. Manifest does not charge any brokerage fee, custodian fee, fund expenses, or asset-based fee. Manifest reserves the right to negotiate, reduce, increase, or waive any fee with the Institutional Client.

You, however, may be charged costs and fees (e.g., custodian fees, account maintenance fees, fees related to investments, and other transactional fees) that are not associated with Manifest. Please make sure you understand what fees and costs you are paying. Please also see Item 5 of our [Brochure](#) for further explanation of our fees.

Conversation starter. Ask us the following:

- Please help me understand how these fees and costs might affect my retirement accounts after a transfer. If I have a \$10,000 retirement account to transfer, how much will go to fees and costs?

Continued on the next page

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?

Manifest is a fee-based fiduciary, which means we are legally required to act in your best interest. We can serve you best by remaining independent. This is especially helpful when we highlight your destination account options. For example, our application explains scenarios where you may cash out your retirement accounts, or keep your old accounts as-is.

At the same time, the way we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect advice we provide you. Please also see risk factors in Item 8 of our [Brochure](#) for further details on conflicts of interest.

Conversation starter. Ask us the following:

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

How do your professionals make money?

Our advice is entirely digital and based on a collection of factors. None of our employees receives compensation based on factors such as the amount of your assets in your retirement accounts, service sales commission, or revenue a firm earns from the financial professional's advisory services. Please see Item 10 of our [Brochure](#) for additional details.

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

No, none of Manifest's employees has a legal or disciplinary history. Please visit [Investor.gov/CRS](#) for a free and simple search tool to research our professionals.

Conversation starter. Ask us the following:

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

Additional information

Visit <https://adviserinfo.sec.gov/firm/summary/307739> and our websites at <http://www.usemanifest.com> and <https://manifest.helpscoutdocs.com> for more information about us. To request up-to-date information or a copy of this relationship summary, please contact us at support@usemanifest.com or by telephone at (847) 220-4815.

Conversation starter. Ask us the following:

- Who is my primary contact person?
- In what capacity is he or she represent and manage my retirement account transfer?
- Who can I talk to if I have concerns about how this person is treating me?