

Bulltick4U, LLC (“B4U Advisor”), wholly owned by Bulltick4U, Inc. (“B4U”), is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Bulltick Wealth Management, LLC (“Bulltick RIA”) a Registered Investment Adviser with the SEC, Bulltick LLC (“Bulltick BD”) a registered broker dealer with the SEC and FINRA, and Bulltick Insurance, LLC (“Bulltick Insurance”) are affiliated through common ownership and together with B4U, referred to collectively as “Bulltick”. References to “we” and “us” throughout this Summary are to B4U Advisor. While Bulltick may share personnel, they each offer separate and distinct services. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are also available to research firms and financial professionals at <http://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

## Relationship and Services

***What investment services and advice can you provide me?*** We are a robo-advisor offering discretionary portfolio management services to international individual investors (the “Program”). The Program is provided via B4U’s proprietary platform located via website and mobile application and operated by B4U Advisor. If you open an advisory account on our platform, you will pay an on-going asset-based fee each month for our services, based on the value of the cash and investments in your advisory account. Subject to your client profile, B4U Advisor will provide discretionary asset allocation based on one of the recommended model portfolios: Sleep Well (Conservative), Relaxed (Moderately Conservative), Balanced (Moderate), Sparkling (Moderately Aggressive), and Adrenaline (Aggressive). As part of our standard services, we will monitor your investments on a continuous and ongoing basis. B4U Advisor imposes a minimum account value of \$10,000 and minimum additional investment increments of \$500. Currently, our investment advice will be limited to investments of UCITS ETFs.

***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 licenses, education and other qualifications? What do these qualifications mean?*

***For more detailed information about our advisory services, please see Items 4 and 7 of our Firm Brochure: <https://adviserinfo.sec.gov/firm/summary/319418>.***

## Fees, Cost, Conflicts and Standard of Conduct

***What fees will I pay?*** B4U Advisor charges accounts under the Program a 0.50% annual fee assessed on the account’s assets under management (the “Fee”) including investments and all balances in cash and money market/cash sweep funds. The Fee is billed in arrears at the end of each calendar month and will be deducted directly from the client’s custodial account. The monthly Fee is based upon the market value of all assets held within the client’s account on an average daily balance. The Fee is calculated each business day by multiplying the 0.50% annualized Fee by the client’s previous day ending net liquidation value and divided by 252 business days and the total daily fee calculations during a month will be charged to your account once per month.

The Fee is asset-based and reduces the value of your account as it is deducted from your account each month, the more assets you have in your advisory account, the more you will pay us.

The Fee is exclusive of charges by Interactive Brokers, LLC (“IB”) for execution of transactions; commissions, custody, and clearing costs in the account (the “IB Charges”). In addition, the ETFs purchased for you may, within the product, also be charged product fees and costs that affect you as these costs could affect their price (the “ETF Costs”). Always read the underlying ETFs’ prospectuses for more information. The IB Charges, as well as the ETF Costs are separate and in addition to our Fee. We do not charge these product fees to you, and we do not benefit directly or indirectly from any such fees. In particular, certain ETFs typically include embedded expenses that may reduce the ETF’s net asset value. In addition, you may incur certain incidental service fees by the custodian, brokers and other third parties for special services such as bank wires, transfer of securities between accounts, foreign transaction fees, exchange fees, transfer taxes, odd-lot differentials,

handling charges, electronic fund and wire transfer fees, and other service fees or taxes. You may obtain IB's list of commissions and service fees at their website with the following link – (<https://www.interactivebrokers.com/en/pricing/commissions-stocks-europe.php>) (click the USD Denominated tab for the explanation of IB commissions). These fees, along with any commissions, custody, and clearing costs will be automatically debited from your account by the custodian.

**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.**

**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?*

For more detailed information about our fees and costs, please see Item 5 of our Firm Brochure: <https://adviserinfo.sec.gov/firm/summary/319418>.

**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. Here are some examples to help you understand what this means. We have an incentive to increase the assets in your account in order to increase our fees. We also have an incentive to increase your overall business relationship with Bulltick and may collect your data for marketing purposes to our affiliated Bulltick entities for other appropriate Bulltick products and services. You will have a reasonable opportunity and simple method to opt out of receiving the marketing solicitations. In addition, our supervised persons have a responsibility to you along with all Bulltick clients as they split their time between all Bulltick entities. We have adopted policies and procedures reasonably designed to appropriately prevent, limit or mitigate conflicts of interest that arise.

**Conversation Starters:** *How may these conflicts of interest affect me, and how will you address them?*

For more detailed information about our conflicts of interest, please see Items 5, 6, 10, 12, 14 of our Firm Brochure: <https://adviserinfo.sec.gov/firm/summary/319418>.

**How do your financial professionals make money?** The supervised persons involved in the Program are compensated through salary and bonus. The bonus may be based on a share of the Fee. The supervised persons do not receive compensation for the sale of securities or other investment products in connection with the Program.

## Disciplinary History

**Do you or your financial professionals have legal or disciplinary history?** B4U–no. Financial professionals–yes. visit: <http://www.investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

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

## Additional Information

You can find additional information about our investment advisory services and request a copy of the relationship summary at (305) 533-1541 or click the link provided <https://adviserinfo.sec.gov/firm/summary/319418>.

**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?*