



Fruitful, Inc. (“Fruitful” or “we” or “our”) 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 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?

Fruitful provides financial planning and investment management services to retail investors who are subscribed to its financial wellness membership.

Our financial planning services help clients make important personal and financial transitions in their lives by helping them plan, protect and grow their assets, provide for their families and achieve their personal and financial objectives. Financial planning services include Goal-Based Life Planning, Cash Flow Analysis, Retirement Analysis, and Asset Protection and Estate Planning Coordination.

Our investment management services are generally offered to individuals along with financial planning services. These investment management services include helping clients develop greater insight about the financial markets and tailoring an investment strategy to their situation and will primarily use Exchange Traded Funds (“ETFs”); however, Fruitful will use other vehicles where it is appropriate. Fruitful works with Investment Management Clients to create an investment profile which is used for asset allocation and selection in the Client’s portfolio. Investment Management Client services will include, but are not limited to, investment strategy, asset allocation, risk tolerance evaluation, personal investment policy, asset selection, and regular portfolio monitoring and rebalancing.

CONVERSATION STARTERS: Ask your financial professional:
Given my financial situation, should I use 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?

As a financial wellness membership, Fruitful’s membership subscription fee is the only cost for Advisory Services charged by Fruitful. The standard subscription fee is \$98 for solo memberships and \$148 for joint memberships, payable monthly in advance. Members receive discounts for quarterly or annual payments. This service is delivered through our interactive website. This service may be terminated with a 30-day notice. Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client.

You will pay fees and costs whether your investments make or lose money. 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: 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 does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we act as a fiduciary and therefore 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.

Fruitful currently only receives compensation directly from its Members in the form of subscription fees. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party and potential conflicts of interest are detailed in Form ADV 2A Brochure.

Fruitful membership provides access to a high-yield savings account held at Emigrant. Emigrant Bank - founded in 1850 - is the oldest savings bank in New York City and is a Member FDIC. ECC Branch LLC, a wholly-owned subsidiary of Emigrant Bank ("Emigrant"), has an ownership interest of 50% in Fruitful. Fruitful engages with Emigrant for certain banking and operational services, which may create a material conflict of interest with our clients. Fruitful does not currently have any affiliation or subsidiary relationship with any other related parties.

See Fruitful's Form ADV 2A Brochure for additional information.

CONVERSATION STARTERS: Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals receive a salary and have the possibility of a discretionary bonus based upon individual job performance and our overall performance.

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

There are no legal or disciplinary events that we believe would be material to our clients' or our prospective clients' evaluation of our advisory business or the integrity of our management. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research your financial professionals.

CONVERSATION STARTERS: Ask your financial professional:

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

If you have any questions about our services and would like additional, up-to-date information or a copy of this disclosure, please contact us at support@fruitful.com. Additional information is also available on the SEC's website at [adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).

CONVERSATION STARTERS: Ask your financial professional:

Who is my primary contact person? Is he or she a representative of an investment adviser?
Who can I talk to if I have concerns about how this person is treating me?