

Form ADV Part 3: Relationship Summary
The Pickle Pros L.L.C. (also doing business as Money Pickle)

Item 1. Introduction

The Pickle Pros L.L.C. ("Money Pickle" or "we") 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 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 professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

Item 2. Relationship and Services

What Investment Services and Advice Can you Provide Me?

Description of Services: Money Pickle's services are limited to providing investment advice about selecting a third-party investment adviser through our interactive website, <https://www.moneypickle.com>, based upon the information provided by you. We refer to the applicable investment adviser representatives of the third-party investment advisers participating in our referral service as Pickle Pros. Our third-party investment adviser referral services are available only on our website through our automated software and does not involve or include you working directly with our employees. You are never obligated or required to work with a third-party investment adviser firm that is recommended by Money Pickle. If you choose to engage a third-party investment adviser referred by Money Pickle, the third-party investment adviser is responsible for providing you the mutually agreed upon investment advisory services such as financial planning, making investment recommendations or decisions, continuously monitoring your accounts, and/or placing trades in your accounts when necessary. Money Pickle's referral services are not ongoing and do not including ongoing monitoring of the referred third-party investment adviser and its Pickle Pro.

Limited Investment Offerings: Money Pickle's investment advice is limited to only recommending a third-party investment adviser which has agreed to pay Money Pickle a referral fee. Money Pickle may recommend one of its owners, Dean Thurman, who is also a representative of a third-party investment adviser. Money Pickle does not offer proprietary investment products. Money Pickle does not provide advice about investment strategies, types of investments or specific investments, nor does it prepare financial plans, manage client assets or exercise investment discretion. Moreover, our services do not include reviewing the financial plans, investment advice or asset management services provided by the third-party investment adviser; no guarantees can be made by us that your financial goals or objectives will be achieved by working with a third-party investment adviser recommended by us.

Account & Fee Minimums: There are no minimum investment amounts or conditions required for participating in our referral service. However, a third-party investment adviser may have minimum account and fee requirements in order to participate in its advisory service. Each third-party investment adviser will disclose its minimum account size and fees in its disclosure brochures.

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?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay

Description of Principal Fees & Costs: Money Pickle will not charge or assess an investment advisory fee to you. However, Money Pickle will receive a referral fee from the referred third-party investment adviser firm. The firm will charge the third-party investment advisers a monthly membership fee for the advisors to have access to the Money Pickle dashboard. Moreover, the firm will charge the third-party investment advisers a fixed fee for each initial appointment with referrals of qualified prospective clients from Money Pickle. For instance, the firm may receive \$400 for one appointment. If you choose to engage a third-party investment adviser firm, you will speak with that third-party investment adviser to determine the fees they charge to provide advisory services. The actual investment advisory fee charged to you will vary depending on the third-party investment adviser. A complete description of the third-party investment adviser's services, fee schedules and account minimums will be disclosed in the third-party investment adviser's disclosure brochure which will be provided to you prior to or at the time an agreement for services is executed and the account is

established.

Additional Information: If you engage a third-party investment adviser firm, 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 more information about the other fees and expenses you will incur, please see **Item 5** of **Form ADV Part 2A**.

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 that we provide you.

Although we review the background of numerous investment adviser firms, we enter into only a select number of relationships with third-party investment adviser firms that have agreed to pay us a fixed fee for referrals. Therefore, Money Pickle has a conflict of interest in that it will only recommend third-party investment advisors that will agree to compensate us for referrals of our clients. Clients are advised that there may be other third-party investment adviser which do not participate in our referral program that are suitable for a prospective client and that may be less costly than investment advisers referred by Money Pickle. You are under no obligation to work with the third-party referred by us.

Dean Thurman, an owner of Money Pickle and the father of our majority owner and CEO, also serves in an independent contractor capacity as a rep of Cambridge Investment Research, Inc. ("CIR"), a broker-dealer, and Cambridge Investment Research Advisors, Inc. ("CIRA"), an investment adviser. Money Pickle does not own or control CIR or CIRA. To the extent that Dean Thurman participates in our referral program via CIR/CIRA, we have a conflict of interest, lack objectivity, and are biased when reviewing Dean Thurman's participation in the referral program due to ownership interest in Money Pickle and relationship with our CEO. As a result, a prospective client referred to Dean Thurman by Money Pickle is under no obligation to utilize his services and should carefully review the qualifications and history of Dean Thurman before entering into an agreement with CIR/CIRA.

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10** 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 not dependent on the level of revenue they generate for the firm.

Additional Information: For more information about these conflicts of interest, please see **Item 10** of our **Form ADV Part 2A**.

Item 4. Disciplinary History

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?*

Item 5. Additional Information

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at www.moneypickle.com. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/325575>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 248-881-4288.

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?*