

Global Predictions

March 15, 2024

Client Relationship Summary – Form CRS

Global Predictions (the “Firm”, “we”, “us”, or “our”) is registered with the Securities and Exchange Commission as an internet adviser and, as such we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the difference. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family or household purposes.

What investment services and advice can you provide me?

Global Predictions operates as an internet adviser. We offer the following investment advisory services to retail investors through our interactive platform: **PortfolioPilot** with individual recommendations to optimize your portfolio allocation according to your investment objectives.

Account Monitoring: As an Internet-only advisor, the algorithms within the app monitor your accounts to regularly offer advice to optimize your allocations. The recommendations are based on the information you provided regarding your personal and financial circumstances. You may review and update your financial information through the app at any time. We recommend that you keep the information in the system regarding your personal and financial situation up to date so your portfolio recommendations can change with personal circumstances.

We review the algorithms in our platform at least quarterly. There will be automated communication through the platform when there is a significant update to the algorithm. Your recommendations will be updated automatically in PortfolioPilot as the financial markets change, your personal preferences get updated, and the algorithms improve.

Investment Authority: Our platform offers advice to optimize your account performance based on your investment objectives. All management of your account remains with you, the client. You are solely responsible for acting on our advice.

Investment Recommendations: The recommendations of our online platform usually include ETFs and mutual funds, equities, and digital assets.

Account Minimums and Requirements: We do not require a minimum account size.

Detailed information regarding our services, fees, and other disclosures can be found in our Form ADV Part 2A Items 4,7, and 8 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/327520>.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

There are 4 Tiers to our Service Program. All Service Program fees are processed through a third-party, Stripe. Each level builds upon the previous one.

- ☐ Free - Smart Portfolio Monitoring to let you stay on top of your finances (including multi-asset net worth tracking and automated analysis). This Service Program does not offer investment advice.
- ☐ Gold - \$29/month - Trusted Advisor with active improvement (including personalized recommendations and priority support)
- ☐ Platinum - \$99/month - Advanced Investor to maximize returns & limit downside (including powerful investing research tools like screeners and simulations)

□ Pro - ~\$900/month - Bespoke offering for accredited or institutional investors with more features/functionality added to suit their needs.

For paid plans, there is a free trial after which the selected Service Program tier and applicable fee will start. The free trial lasts at least a week but can be longer at the discretion of Global Predictions.

Global Predictions is not responsible and has no authority over any fees associated with your investment accounts. Examples of the most common fees and costs applicable to our clients are custodian fees, broker-dealers, third-party investment managers fees, fees related to mutual funds and exchange-traded funds and other product-level fees associated with your investments.

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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6 Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/327520>.

Key Questions to 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 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.

Our fees are based on your continued use of our services and the quality of the recommendation we make.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/327520> to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals who build our algorithms and tools are compensated by a salary, which is based on the profitability of our firm.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 631-974-6035 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/327520>.

Key Questions to Ask Your Financial Professional

- **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?**

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Exhibit to Form CRS

Global Predictions is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on March 15, 2024:

- We added the Pro tier to our Service Program for accredited or institutional investors.
- The free trial will last a week after which the selected Service Program tier will begin. This time frame can be longer at the discretion of Global Predictions.