

Kensys

Kensys, Ltd is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services, via the internet. Brokerage and investment advisory services and fees differ and it is important for you to understand the 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?

Kensys, Ltd is a robo-adviser that offers investment advisory services to retail investors (“you”). We offer portfolio management services on a discretionary basis through our interactive website. This means you grant us ongoing and continuous discretionary authority to make, and to enter orders with a broker/dealer for the execution of, its investment recommendations in accordance with your investment profile without your prior approval of each specific transaction. You grant us discretionary authority through signing our investment advisory agreement. You may, at any time, revoke this authority or impose reasonable restrictions on the degree of risk level (less aggressive, aggressive and more aggressive growth), which portfolios to invest in, and the amount of assets invested in each portfolio. Once an investment strategy is recommended and you invest in a portfolio, it is through your own brokerage account. You can withdraw your investment at any time.

As part of our standard services, we personalize your investment approach via a 5-step questionnaire process, involving questions about your desired investment universe, investment style, risk profile, investment ethos (this includes questions about your view on the environment, social, and government questions), and strategy type.

The models and strategies you invest in through Kensys will be traded in your own brokerage account, and we automatically rebalance your account to ensure it continues to perform as we intend. We will also monitor your accounts to ensure that they are meeting your investment objectives and other requirements. Specifically, we will continuously monitor your portfolio for performance, risk and asset allocation at least quarterly, and conduct a review of your account at least annually. If any changes are needed to your investments, we will make the changes or recommend the changes to you.

We offer advice with respect to stocks and ETFs. There is no minimum account size to invest with us.

For more detailed information about our services, please see Items 4.A. and 5 of our Part 2A “Brochure”.

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?

What Fees Will I Pay?

You will pay a flat advisory fee which does not include transactional costs incurred related to the buying and selling of securities. We charge a fixed fee of not more than \$25 monthly, depending on the level of personalization in your account. The fee is charged in advance on the first day of each month. Kensys shall have the ability to have its advisory fee for each client invoiced on a monthly basis, and has the right to charge less. Subscription fees will be invoiced and billed directly to you, payable through an online or mobile payment service such as Apple Pay or Google Pay, monthly. You pay our fees even if you do not have any transactions.

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 detailed information about our fees and costs, please see our Brochure (aka our 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?

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.

- For fixed fees, the more time you engage in our services, the more monthly subscription fees you will pay and thus we have an incentive for you to agree to have us complete more work for you over time.

Conversation Starters

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

How Do Your Financial Professionals Make Money?

Our IARs are compensated by fixed salary, stock options, restricted and unrestricted stocks.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit [Investor.gov/CRS](https://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?

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/327832> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at info@kensys.io.

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?