

Form CRS: Roi Advisory LLC Client Relationship Summary (Form “CRS”) (9.07.2023)

Item 1: Introduction	<p>Roi Advisory LLC (“Roi,” “we,” “our,” “us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We offer investment advisory services to retail investors. Brokerage and investment advisory services and fees differ, and it is important for retail customers (“you”) to understand these differences. 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.</p>
Item 2: Relationships and Services	<p>What investment services and advice can you provide me?</p> <p>Roi provides investment advisory services to retail investors through our proprietary application (“the Roi App”). Through the Roi App, Roi collects relevant client data to provide both algorithmically derived recommendations and bespoke advice regarding appropriate allocations of securities or sectors within an investor’s portfolio, including portfolio insights, financial planning, and advisory services. Roi Advisory does not open accounts or custody assets; portfolio insights are derived from existing brokerage accounts and asset schedules. Roi provides recommendations on a non-discretionary basis. Accordingly, you make the ultimate decision whether or not to follow such recommendations. Roi Advisory does not accept investment discretion of its client’s accounts. We have no investment minimum requirements at this time. Our service offerings are limited in that access is limited to individuals with smartphone access and a brokerage account. Additionally, brokerage services are limited to brokerages with whom Roi maintains brokerage relationships. Roi does not maintain custody of client assets; assets are maintained by an investor’s own custodian. We provide contractually agreed-upon ongoing account monitoring as a standard service; you will only receive monitoring relative to specific services that you have opted-into.</p> <p>For more detailed information about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively in our Form ADV Part 2A.</p> <p>Conversation starter. Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> - 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 Standards of Conduct	<p>What fees will I pay?</p> <p>Roi charges a either a subscription fee or a one-time project fee to access its services. Monthly subscription fees range from \$5 - \$50 monthly, depending upon services elected, with a discount for quarterly or annual packages. The Subscription Fee provides access to the App Platform and is collected by Roi Advisory. Roi Advisory may from time to time, in its sole discretion, offer lower fees through promotions, referrals and other discounts to some accounts that differ from the fees stated above. Subscription fees are assessed monthly, in advance. In the event that the subscription fee has been paid and an investor terminates services, the services will remain available through month end, but no pro-rata refund will be applied. Clients may be assessed fees by their respective custodian in conjunction with transactions, account maintenance, etc., as described below. Such fees are separate from Roi, and we do not receive any portion of them. There are no transaction-based fees paid to Roi.</p> <p>Other Fees and Costs</p> <p>If applicable to your account, your custodian may charge you directly for other fees in addition to brokerage commissions and advisory fees, including: (1) account maintenance fees such as custody, trade confirmation processing, corporate actions, and transfer fees; (2) cash management fees such as cash sweep, checking, and wire fees; and (3) investment specific fees such as those for administration of alternative investments or for foreign securities. Please review the Fee Schedule for your custodian for more information to determine if and when any such fees are applicable to you and your accounts. You should understand that any such fees are not charged by us. You may also incur fees charged by the particular investment product in which you are invested. Roi does not receive a portion of any such fees listed in this section at this time. You will pay fees and costs whether you make or lose money on your</p>

	<p>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.</p> <p>For additional information, please see our Form ADV Part 2A.</p> <p>Conversation starter. Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> -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? <p>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?</p> <p><i>When we act as your investment adviser</i>, 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 that means.</p> <p>Roi's employees may invest in the same securities or digital asset investments that we recommend to you. This poses a conflict of interest. We participate in revenue sharing with our parent company, Vega Corp. We do not currently receive compensation from third-parties when we recommend certain products. We do not engage in principal trading; we do not purchase securities in Roi's name and then sell such securities to clients. We do not offer proprietary products at this time.</p> <p>Conversation starter. Questions to ask your Financial Professional:</p> <p>How might your conflicts of interest affect me, and how will you address them?</p> <p>For additional information, please review our Form ADV Part 2A.</p> <p>How do your financial professionals make money?</p> <p>Our employees are compensated in the form of an annualized salary and may be eligible for discretionary bonuses based on company, employee, and market performance. Our financial professionals are not compensated based on either the fees we earn from their advisory services or recommendations, or the time and complexity required to meet a client's needs. Our financial professionals are not compensated based on the products they sell. Our financial professionals do not receive any transaction-based compensation.</p>
Item 4: Disciplinary History	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>No; neither our firm nor our financial professionals have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation starter. Questions to ask your Financial Professional:</p> <p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
Item 5: Additional Information	<p>For additional information about our services can be found on our website, www.getroi.app. If you would like to request up-to-date information and a copy of the CRS, contact company@roiadvisory.ai</p> <p>Conversation Starter. Questions to Ask your Broker:</p> <ul style="list-style-type: none"> - 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?