

Form CRS - Client Relationship Summary

January 26, 2024

FutureMoney RIA, LLC

Item 1: Introduction

FutureMoney RIA, LLC ("FutureMoney RIA") is a registered investment adviser with the U.S. Securities and Exchange Commission ("SEC"). 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 www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers and investing.

This Form CRS provides information applicable to retail investors. If you are not a retail investor and would like additional information regarding the services we provide, please contact us at support@futuremoney.co

Item 2: Relationships and Services

Description of Services

What investment services and advice can you provide me?

FutureMoney RIA only offers investment services and advice to retail investors. As part of such services, we offer you the ability to invest in the following types of investment accounts:

1. Taxable investment accounts ("General Investing")
2. Roth Individual Retirement Accounts ("Roth IRA")
3. Traditional Individual Retirement Accounts ("Traditional IRA")
4. 529 education savings plan ("529 Plan")
5. Tax-free investing account for the benefit of minors - a 529 education savings plan that rolls over into a Roth IRA in beneficiary's name ("Junior Roth IRA™")

Future Money Inc. provides an interactive app-based personal financial management and visualization platform to its users, who can use the platform to access investment advisory services and become our clients.

Our investment advisory services are discretionary, which means that the algorithm-based portfolios offered will buy and sell securities in your account on your behalf without your prior approval. There is a \$1 account balance required, other than for 529 education savings plans (including as part of the Junior Roth IRA™), where state minimum initial and subsequent deposit amounts apply, typically \$250, though that may be waived under certain conditions. As part of our standard services, we typically monitor client accounts on a weekly basis.

This is a brief summary of our services. Additional information is available in our Form ADV Part 2A ("Brochure").

CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL

- 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, Conflicts, and Standard of Conduct

Description of Principal Fees and Cost

What fees will I pay?

Our clients pay a combination of:

- a) Subscription Fee of \$48 billed annually after a 30-day free trial
- b) Management Fee between 0% - 1% on the amount of Assets under Management ("AUM") in your account, depending on a variety of factors. You will find the exact fee in your Investment Management Agreement.

The Subscription Fee is charged by Future Money Inc. to the client's bank account or credit card on file. The Subscription Fee provides access to the personal financial management tools and financial educational tools and is collected by Future Money Inc.

The Management Fee is collected by FutureMoney RIA, and is deducted from the assets in the investment account(s) monthly or quarterly - you will find the frequency and description of the calculation in your Investment Management Agreement. We reserve the right to waive or modify the Subscription Fee and/or Management Fee for any client, at our sole discretion. The fees are not negotiable. We aim to leverage technology and scale to remain competitive on our fees.

As a general matter, the more money you invest with us the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. 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.

FutureMoney RIA may charge additional fees to Clients for specifically requested services or irregular occurrences that are not included in the fees listed above. All such fees are outlined in the Investment Management Agreement.

Neither the Firm nor its employees accept compensation, including sales charges or service fees, from any person for the sale of securities or other investment products. Clients should be aware that their portfolios may be constructed with ETFs and/or mutual funds that negatively impact client performance, even though neither Future Money Inc. nor FutureMoney RIA participate in earning any revenue from those inherent costs.

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 else does your firm make money and what conflicts of interest do you have?
- How might your conflicts of interest affect me, and how will you address them?

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 we provide you. Here are some examples to help you understand what this means.

Conflicts of Interest:

Asset-Based Fee

An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account.

Participation or Interest in Client Transactions and Personal Trading

Employees may transact in securities that are recommended to Future Money RIA's clients.

For additional information regarding our conflicts, please see Items 11 and 14 of our Form ADV Part 2A.

CONVERSATION STARTERS. 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?"

All employees are paid a base salary and a discretionary bonus. Certain employees may also receive incentive compensation. Employees are not compensated for gathering assets, product sales, sales commissions, or the revenue that we or our affiliates receive. No compensation to employees is based on the performance or selection of specific securities.

For additional information regarding our conflicts, please see Items 11 and 14 of our Form ADV Part 2A

Item 4: Disciplinary History

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL

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

Item 5: Additional Information

For additional information regarding our investment advisory services, fees and conflicts, please see our Form ADV Part 2A, or visit the website of FutureMoney, the parent company, at www.futuremoney.co. You can also email us at support@futuremoney.co with any questions or to request an updated version of this document.

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