

iNRI

Techbloom Inc. (“iNRI”) is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

iNRI is a robo-adviser offers investment advisory services to retail investors (“you”). iNRI operates a website which targets Non-Resident Indians (NRIs) who are looking to invest in Indian markets. NRI is a term used to describe an Indian citizen (or someone of Indian origin) who lives outside of India. Through the iNRI website, NRIs, based on their risk profile and investment goals and criteria, may be connected to third-party wealth and asset managers to invest.

We offer our services on a non-discretionary basis through our interactive website. This means that we do not have the authority to: buy/sell assets within your account, the amount of the assets to be bought or sold, or the time/brokerage used for these assets to be bought or sold.

iNRI's advisory services are limited to offering you an interactive online platform, which employs a questionnaire to refer you to third-party advisers. You will bear the sole responsibility for deciding whether to engage with or retain an adviser. We do not engage in the management of accounts with an adviser, nor do we offer advice on specific investments. Additionally, we do not establish advisory accounts or manage client assets.

We provide ongoing advice solely limited to suitability monitoring of accounts connected to third-party advisers. This monitoring will be provided continuously through our website.

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?

iNRI does not charge you any fees, but rather charges a fee to third-party advisers to whom we might refer you. If you decide to hire an adviser referred by iNRI, the third-party adviser will pay us a percentage of the fee they charge you.

In connection with your investments with third-party advisers, you may pay certain other costs, including wire transfer fees, transaction fees for the purchase or sale of securities, expenses related to the use of margin, mark-ups and mark-downs, spreads, paper statement fees, fees charged by regulatory agencies, exchange fees, Automated Customer Account Transfer Service fees, transfer taxes, fees required by law.

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, otherwise known as our Form ADV Part 2A

Conversation Starters

- Help me understand how these fees and costs might affect my investments. If I give an adviser \$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. For example:

- Advisers may pay us different amounts and kind of fees based upon, among other factors, the fee arrangement with each Adviser, and the number of clients iNRI refers to that adviser. This creates a potential conflict of interest for us as we would have an incentive to refer clients to advisers that pay higher levels of fees

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/333007> 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 contact@goinri.com

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?