

ADVISORS CRYPTO, INC.
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
FEBRUARY 2024

Item 1. Introduction

Advisors Crypto, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for 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 adviser, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer discretionary investment advisory services to retail investors with separately managed accounts primarily over the internet. As part of our regular services, our software provides ongoing monitoring and periodic rebalancing of investment in the accounts that are managed. We use information you provide from a suitability questionnaire to tailor investment recommendations in accordance with risk, financial parameters and objectives. We seek to provide personalized, long-term oriented investment portfolios that are invested in proprietary equity, bond and cryptocurrency strategies. The information we gather about you is limited in scope and may not consider all relevant factors of your personal financial situation. The service is provided with limited, if any, human interaction. Because of these limitations, automated investing might not be the best way for you to invest.

Providing discretionary services means, our programs will determine the following without consulting you, in advance: the assets to be bought or sold; the amount of assets to be bought or sold; and the broker or dealer to be used for a purchase or sale of securities. You grant us discretionary authority, which means we can buy and sell investments on your behalf when we determine it is appropriate to do so. We trade in response to your actions (such as asset allocation changes, deposits, or withdrawals), to rebalance your accounts, or to otherwise further your investment goals. We do not have discretion to determine the commission rates to be paid to a broker or dealer for your securities transactions. Commissions charged by the broker or dealer are set by the broker or dealer.

The firm also offers financial planning services on a limited basis to 15 or fewer clients per year.

For our investment advisory services we do not have an account or fee minimum, however, the investments products we purchase may have an account minimum. We do have a \$500 fee minimum for our limited financial planning services.

Additional information. Please see Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A) found at <https://advisoinfo.sec.gov/firm/summary/109201>

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?**

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

A. What fees will I pay?

For our discretionary and non-discretionary investment advisory services the firm charges an asset-based fee billed quarterly in advance which ranges from a minimum of ¼ of 1% to 1.75% annually, depending on a variety of factors. This means that the more assets there are in a retail investor's account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Our limited financial planning services are billed on a fixed fee basis calculated based upon our hourly rate and taking into consideration the complexity of the retail investor's needs and circumstances.

Retail investors will also incur certain charges imposed by third parties (custodians, broker-dealers, platforms, and others) regarding investments made. These commissions, fees and charges may include but are not limited to the following: brokerage commissions; transaction, exchange, trade away and clearing fees; account, wire, and electronic fund transfer fees; margin interest; custodial fees; administration and termination fees; and other costs and expenses. Additionally, if a sub-adviser is used for your account, you will pay the sub-advisor its sub-advisory fees. We do not receive any portion of these commissions, fees, and charges.

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We may also invest in individual securities, exchange traded funds and cryptocurrency assets. Retail investors bear the costs and expenses charged by these fund(s) to their shareholders, such as management and administrative fees, in addition to our advisory fees. These costs and expenses are set forth in the prospectuses for these investment funds. These investment funds will be included in calculating the value of the account(s) for purposes of computing our asset-based fee.

Additional Information. 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. Please see Form ADV, Part 2A brochure (Items 5.A., B., C., and D of Part 2A or Items 4 of Part 2A Appendix 1) and other applicable documents. See <https://advisorinfo.sec.gov/firm/summary/109201>

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?**

B. 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.

We generally recommend that our retail investors use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, as their qualified custodian. We receive products and services from Schwab based upon the assets under management maintained by our firm at Schwab. We receive access to more and better products and services from Schwab as the assets held there increase. This is a conflict of interest because we have an incentive to encourage you to custody your assets at Schwab.

We also seek to provide sub-advisory services to other registered investment advisors. These entities would pay us for these services. Retail investors at these entities do not pay additional fees.

Conversation Starters

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

Additional information. Please see Form ADV, Part 2A brochure and other applicable documents. See <https://advisorinfo.sec.gov/firm/summary/109201>

C. How do your financial professionals make money?

Our financial professionals receive salary and/or equity based on their duties and the revenue our firm earns. Financial professionals that are owners may be compensated on the profitability of the firm. With our compensation structure, the more assets there are in your account, the more fees paid, and our firm may have an incentive to increase these assets.

Item 4. Disciplinary History

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

Yes. For more information related to legal or disciplinary history disclosures go to investor.gov/CRS. There, you will find 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?**

Item 5.

Additional Information

For additional information about our services, see <https://advisorinfo.sec.gov/firm/summary/109201>. If you would like additional, up-to-date information or a copy of this disclosure, please call 800-542-4916.

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?**

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Exhibit 1.

Material Changes

We have made the following material changes since the last annual update to this form on March 31, 2023:

Item 4 – added disclosure of legal or disciplinary history.