

Flourish Financial LLC
Form CRS Customer Relationship Summary*

Flourish Financial LLC is registered with the Securities and Exchange Commission as a broker-dealer and is a member of the Financial Industry Regulatory Authority, Inc. Brokerage and investment advisory services and fees differ. 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](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?

We offer brokerage services to retail investors. We offer Flourish Cash brokerage accounts that provide a sweep program in which any cash deposited in the account is swept to interest bearing deposit account(s) at one or more third-party FDIC-member banks (“Program Banks”). There is no minimum deposit to open or maintain a Flourish Cash account. A Flourish Cash account is not an investment account and you cannot purchase securities in the account. We do not make recommendations in Flourish Cash or provide or agree to provide account monitoring services for Flourish Cash accounts.

For additional information, please see the Flourish Cash Account Agreement and visit www.flourish.com.

Questions you may have for us:

- Given my financial situation, should I choose a brokerage 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?

We do not charge fees to open or maintain a Flourish Cash account, but we will charge you a fee for wire transfers from your Flourish Cash account. Other institutions may charge you fees for transfers between such institutions and your Flourish Cash account. If you were invited to your Flourish Cash account by a third-party investment advisor, that advisor may charge you a fee, which Flourish Financial LLC may collect on behalf of that advisor out of the funds in your Flourish Cash account. You should speak with your investment advisor to understand whether and how any such fees apply to you.

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 additional information, please see your Flourish Cash Account Agreement and visit www.flourish.com.

Question you may have for us:

- 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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

We **do not** provide recommendations. 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 services we provide you. Here are some examples to help you understand what this means.

The interest rate that you receive on cash balances in your Flourish Cash account will be equal to the overall rate the Program Banks are willing to pay minus the compensation the Program Banks pay to us, and potentially minus any fees charged by your advisor which Flourish Financial LLC collects on behalf of your advisor, or other amount(s) that are shared with your investment advisor, if you have such an arrangement with that advisor. The portion of the overall rate that we receive as compensation is determined by us. We have a conflict of interest

* Statements in this summary (including our obligation under SEC Regulation Best Interest to act in a retail customer’s best interest when making a recommendation) (i) are required by SEC Form CRS, summary in nature and limited in substance and size by SEC Form CRS; (ii) do not create or modify any agreement, relationship or obligation between you and us or our financial professionals; and (iii) are subject to the more complete terms and conditions of our brokerage agreements and disclosures.

because we receive compensation for your cash balances and an increase in our compensation reduces what you receive in interest.

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Question you may have for us:

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

How do your financial professionals make money?

Our financial professionals receive a base salary and discretionary bonus based on various factors, such as their contributions to, and the overall profitability of, us and our affiliates. They do not receive commissions or other transaction-based compensation for retail investors' transactions.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions you may have for us:

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

Additional Information

For additional information about our services, please see the Flourish Cash Account Agreement and visit www.flourish.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (833) 808-5700.

Questions you may have for us:

- 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?

Exhibit – Recent Changes to Form CRS Customer Relationship Summary
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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.

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any fees charged by your advisor which Flourish Financial LLC collects on behalf of your advisor, or other amount(s) that are shared with your investment advisor, if you have such an arrangement with that advisor. The portion of the overall rate that we receive as compensation is determined by us.- We have a conflict of interest because we receive compensation for your cash balances and an increase in our compensation reduces what you receive in interest.

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