

Fulfilled Financial Inc. (“Fulfilled”, “we”, or “our”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Investment advisory fees differ from firm to firm, and it is important for a retail investor to understand the 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?**

Fulfilled offers an automated investment advisory service to retail investors over the internet. Our services include recommending investment funds that align with users’ goals. Recommended investments can include exchange-traded funds (“ETFs”), mutual funds, and other investment vehicles (such as certain equity and fixed income securities or other investments). Investments are recommended to users on a customized basis, considering their individual goals and investment preferences. Users input information about themselves and their financial goals through our online interface, and our software recommends investments based on the information provided. Users can leverage the investment recommendations we provide to trade in their own brokerage accounts outside of the Fulfilled platform. Fulfilled does not offer any brokerage services. More detailed information about Fulfilled services is available in our Form ADV Part 2A (“Firm Brochure”). As part of our service offering, our software monitors your account on a monthly basis, but we do not try to time the market (i.e., trade at the “perfect time”). Generally, rebalancing recommendations are based on how much your asset allocation moves away from your target allocation. We automatically adjust your portfolio’s recommended allocation to gradually become more conservative as your goal term approaches (your “glide path”). Our investment process is developed and overseen by our investment advisory personnel. Fulfilled offers its services in a non-discretionary capacity. Our platform provides investment recommendations and users can purchase the recommended investments through a registered broker dealer of their choosing. Fulfilled does not have any minimum account size.

**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?**

Users pay \$9.99/month or \$99/year to receive Fulfilled’s customized investment recommendations. This fee structure incentivizes Fulfilled to acquire as many customers as possible and maximize customer retention. Users may also be charged fees by the investments Fulfilled recommends. These may include, but aren’t limited to, management and administration fees, trading fees or other fees. Fulfilled does not make money from these fees as they are charged by separate organizations and Fulfilled receives no share of these fees. Fulfilled considers the fees of investments, among other characteristics, when evaluating whether it represents an investment worth recommending to users. 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. Additional information about our fees is included in our Firm Brochure, Item 5.

**Conversation Starter**

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?**

*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. Fulfilled may recommend investment products to users that employees of Fulfilled either also hold or may intend to hold. This may provide an opportunity for representatives of Fulfilled to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Additional information about conflicts of interest between us and our clients is available in our Firm Brochure, Item 11.

**Conversation Starter**

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

**How do your financial professionals make money?**

All employees are paid a base salary and certain employees are eligible for a discretionary bonus. Employees also receive compensation in the form of equity option grants in Fulfilled. No compensation is based on the performance or recommendation of specific investments.

**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 Starter**

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

Additional information about our services can be found in our Form ADV Part 2A. For answers to the conversation starters or for copies of this relationship disclosure and/or our Form ADV Part 2A please email us at [support@fulfilledwealth.co](mailto:support@fulfilledwealth.co) or call us at (416) 303-4942.

**Conversation Starter**

Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Please email us at [support@fulfilledwealth.co](mailto:support@fulfilledwealth.co) or call us at (416) 303-4942.