

## **CrossValidation.ai Customer Relationship Summary (Form CRS)**

**Introduction** CrossValidation.ai is a registered investment advisor that provides online-only financial advising and investment management services. It's important to understand the differences between our services and those of a traditional advisor. This document provides a summary of the key information about our relationship, services, fees, conflicts of interest, and disciplinary history. For more detailed information, please refer to our ADV Part 2 brochure, available at [www.CrossValidation.ai](http://www.CrossValidation.ai).

**Relationships and Services** CrossValidation.ai offers discretionary investment management services through an interactive online platform. We use AI technology and algorithms to create customized portfolios. By opening an account with us, you grant us authority to manage your investment assets.

**Fees, Costs, Conflicts, and Standard of Conduct** CrossValidation.ai charges an annual advisory fee of 1%, billed monthly, based on the net market value of your account (this fee is subject to change in the future). We may also waive or reduce this fee at our discretion. Any brokerage and transaction fees are paid by the client.

We have a fiduciary duty to act in your best interest. However, our fee structure could create a potential conflict of interest as it may incentivize us to encourage you to increase your assets under management.

**Disciplinary History** CrossValidation.ai has no disciplinary history to disclose.

**Additional Information** You can find more detailed information about our services, fees, and conflicts of interest in our ADV Part 2 brochure. If you have any questions or would like a copy of the brochure, please contact us at (401) 935-4878 or visit [www.CrossValidation.ai](http://www.CrossValidation.ai).

**Conclusion** We hope this summary has provided you with a clear understanding of our services, fees, and relationship. For more detailed information, please review our ADV Part 2 brochure. If you have any questions or would like to open an account, please contact us.