



**Invstr Financial LLC**  
(CRD #310075)  
**Form CRS Relationship Summary**  
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### **Introduction**

Invstr Financial LLC (Invstr) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Investment advisory and brokerage services and fees differ, so it is important you understand these differences. Free and simple tools are available for you to research firms and financial professionals at

<https://www.investor.gov/home/welcome-investor-gov-crs> which also provides educational materials about broker dealers, investment advisers, and investing.

This Form CRS provides information applicable to retail investors. If you are not a retail investor and would like additional information regarding the services we provide, please contact us.

### **What investment services and advice can you provide me?**

We, Invstr, are a non-discretionary investment advisor).

Typically, when you open an account with an investment advisor you will be paying an on-going asset-based fee for the services provided. Invstr passes on your instructions to the clearing broker to carry out the transaction in your account, as requested. In this instance, we do NOT make any recommendations as to particular investments or investment strategies, instead we offer statistically based information to help track your performance and that of individual securities and sectors. Furthermore, we do not provide advice as it relates to tax matters. When we provide services to you, we must treat you fairly and comply with a number of specific obligations and cannot place our interest ahead of yours. In certain instances, there may be conflicts of interest. We take every effort to monitor and mitigate those conflicts so that they do not impact the quality of service provided to you. We provide disclosures where appropriate including, but not limited to, the issuance of the clearing broker’s 606 reports and the management of cash in your account via sweep programs. Please see “Legal Options/ Conflicts of Interest” below for more details.

### **What fees will I pay?**

Invstr charges a monthly subscription fee for its advisory services. This fee may vary depending on the assets in your account and can change over time. We do not charge fees or commissions for executing buy and sell orders via the service. Other fees may apply from

the clearing broker, such as wire transfers and account terminations. But the clearing broker does not charge commissions with respect to equity securities transactions executed through the Invstr+ platform. Instead, the clearing broker is compensated indirectly by receiving payment for routing certain orders to market makers for execution (known as “payment for order flow”); from participating third party banks with respect to interest payments in cash sweep programs; and in connection with its securities lending program.

***Please note, 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.***

Other fees you may have to pay include taxes and levies, and fund manager fees depending on the investments you choose. For more information about the fees and costs, please refer to the Invstr Fee Schedule on our platform and website. Fees may change without notice and any changes will be reflected in the Invstr Fee Schedule.

### **Legal Obligations / Conflicts of Interest**

We do not provide recommendations. Instead, we offer statistically based information to help track your performance and that of individual securities and sectors. The way we make money may create some conflicts with your interest. You should understand and ask about these conflicts because they can affect the services we provide you. Here are some examples to help you understand what this means:

At Invstr, we recognize the importance of maintaining the highest standards of integrity and impartiality in all aspects of our operations. As part of our commitment to transparency and ethical conduct, we have implemented robust measures to identify, disclose, and mitigate any potential conflicts of interest that may arise in our interactions with clients, partners, and stakeholders.

Our conflict of interest mitigation framework encompasses the following key components:

**Identification:** We proactively identify situations where a conflict of interest may exist or arise. This includes assessing relationships, financial interests, and other relevant affiliations that could potentially compromise our objectivity or impartiality.

**Disclosure:** We promote a culture of openness and transparency, where employees and stakeholders are encouraged to promptly disclose any actual or perceived conflicts of interest. This enables us to assess the situation objectively and take appropriate action to address it.

**Assessment:** Upon identification and disclosure of a conflict of interest, we conduct a thorough assessment to evaluate the potential impact on our operations, decisions, and relationships. This involves considering factors such as the nature of the conflict, its significance, and the parties involved.

**Mitigation:** We implement tailored mitigation measures to minimise or eliminate the impact of the conflict of interest. This may include recusal from decision-making processes, establishing firewalls, restructuring relationships, or seeking independent advice to ensure impartiality and fairness.

**Monitoring and Review:** We continuously monitor our operations and relationships to detect any new or evolving conflicts of interest. Regular reviews of our conflict of interest mitigation framework enable us to identify areas for improvement and reinforce our commitment to ethical conduct.

By adhering to these principles and practices, we strive to maintain the trust and confidence of our stakeholders while upholding the highest standards of professionalism and integrity.

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

Our professionals do not receive commissions or other compensation related to client assets or clients' investment activities. Our professionals receive salaries and bonuses based on their overall job responsibilities and performance.

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

No. Visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research Invstr and our professionals.

**Additional Information**

- Invstr does not have any disciplinary events. Visit [www.Investor.gov](http://www.Investor.gov) for a free and simple search tool to find out about our firm and investment advisor.
- For additional information about the services visit [www.BrokerCheck.Finra.org](http://www.BrokerCheck.Finra.org), our website, our broker partner's website, and your account agreements. For additional information about the advisory service, please see our **ADV brochure** on IAPD, or [www.Investor.gov](http://www.Investor.gov) or on our website [www.invstr.com](http://www.invstr.com). You can also contact us directly via email at [supportplus@invstr.com](mailto:supportplus@invstr.com)
- Helpful Tips: Educate yourself about investment products, including the risks and unique characteristics of those products, perform fee calculations, and review investor alerts and bulletins, and review educational information regarding investment advisors.
- To report a problem to the SEC, which has jurisdiction over investment advisors, visit [www.Investor.gov](http://www.Investor.gov) or call the SEC's toll-free investor assistance line on (800) 732 0330.

**Conversation Starters. Key Questions to Ask**

1. Given my financial situation, why should I choose an advisory account or brokerage service?
2. Help me understand how much fees and costs might affect my investments. If I had \$1,000 to invest, how much will go on fees and costs, and how much will be invested?
3. What additional costs should I expect in connection to my account?
4. Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?
5. How might your conflicts of interest affect me, and how will you address them?
6. Do you or your firm have any disciplinary history?

7. What is your level of experience, including licences, education, and other qualifications?
8. Who is the primary contact person? What can you tell me about their legal obligations to me? If I have concerns, who can I talk to?

**ADDITIONAL INFORMATION**

*For additional information about our services and disclosures please visit our website [here](#). Statements in this summary are mandated by the SEC Form CRS and do not create or modify any agreement, relationship or obligation between you and our firm. For more complete terms and conditions of our services please refer to our User Terms and disclosures.*