

Introduction

FinTron Advisors LLC (hereinafter, "we", "us" or "our") is registered with the [Securities and Exchange Commission](#) ("SEC") as a Registered Investment Advisor ("RIA"), and the [Securities Investor Protection Corporation](#) ("SIPC"). Brokerage and investment advisory services and fees differ. It is important that you understand the differences. Free and simple tools are available for you to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Terms to know

- A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
- An investment adviser is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

What investment services and advice can you provide me?

We offer computer-generated, automated investment advisory services ("robo-advisor" services) through the FinTron mobile application (the "App"). As a client, you provide information to our system, and we utilize algorithm-driven portfolio management instead of face-to-face investment guidance to suggest a portfolio tailored to your input (hereinafter, "you" or "customers"). Our services are designed to take into account your investment objectives, your risk tolerance, your time horizon, and other financial decisions important to you.

We exclusively provide discretionary advisory services, allowing us to execute investment transactions on your behalf without seeking approval for each trade, based on our assessment of appropriateness. Your personal advisory account is solely monitored for deviations from target allocations due to market fluctuations. The strategy selected by us is continuously evaluated and adjusted as necessary. To access our investment advisory service, you must establish an account with Apex Clearing Corporation ("Apex"), our designated broker-dealer and custodian, where all client accounts and assets are maintained.

Account Minimums and Other Requirements

The minimum account balance to open and maintain an account with the Advisor is \$500. For more information about our advisory services please review our Form ADV 2A, Item 4 which can be found on the SEC's Adviser website at [FinTron Advisors - Form ADV Part 2A](#)

Conversation Starters	<ul style="list-style-type: none">• <i>Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?</i>• <i>How will you choose investments to recommend to me?</i>• <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i>
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What fees will I pay?

Our Advisory services are compensated for through the receipt of an advisory fee based on the market value of the securities and cash in your account. The current annualized fee is 0.5% (of average daily balance or ADB), charged monthly.

The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. We will review with you any separate advisory program fees that may be charged. To calculate the average daily balance, we add up the ending balance for each day in the billing cycle and divide the total by the number of days in the cycle.

Other Fees and Costs

There are sometimes other fees related to doing business with us. The most common type fees are listed below.

- Account Transfer fees - most accounts are subject to an industry standard transfer fee when processing a transfer to another firm.

- Ancillary Account fees – these include fees for insufficient funds, certain mailings

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. At the end of each billing cycle, FinTron deducts the monthly fee from your account's cash balance. If there isn't enough cash, it sells securities through its broker to cover the fee, prioritizing those that deviate most from your allocated portfolio to rebalance your account. For more information on fees you may pay, please review our Form ADV 2a, Item 5 at [FinTron Advisors - Form ADV Part 2A](#).

Conversation Starter	<ul style="list-style-type: none"> • <i>Help me understand how these fees and costs might affect my investments?</i> • <i>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 investment recommendations can you provide to me?</i>
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What are the legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

As your investment adviser, we are obligated to prioritize your best interests and avoid prioritizing our own. However, our revenue streams can sometimes create conflicts with your interests. It is important for you to be aware of these conflicts and to inquire about them, as they may impact the investment advice we offer. For instance, you are required to designate FinTron Invest as the broker-dealer for your account, despite other broker-dealers offering different services and having varying capabilities. Additionally, FinTron Invest may accrue interest on uninvested cash in your account. For further details regarding conflicts of interest, please refer to our Form ADV 2a, specifically Items 4, 6, and 9.

Conversation Starter	<ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
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How do your financial professionals make money?

Our financial professionals are paid salaries, discretionary bonuses and stock options based on their overall job responsibilities and performance. Our financial professionals do not receive commissions or other compensation related to customer assets or customer investment activities.

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

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) or [BrokerCheck](#) for a free and simple search tool to research us and our financial professionals.

Additional Information

For additional information about our products and services, please visit www.fintroninvest.com or call (203) 557-4458. You can also request up-to-date information, send inquiries, and request a written copy of our Form CRS by contacting FinTron Invest [here](#).

Conversation Starters	Who is my primary contact person? Is he or she a representative of an investment advisor or broker dealer? Who can I talk to if I have concerns about how this person is treating me?
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While your account is entirely self-directed and our platform is fully-integrated through our website and smartphone application, certain customer service representatives may be able to assist you. Investors can submit questions and concerns by opening a support ticket through the App, by emailing support@fintroninvest.com, or by visiting <https://fintroninvest.com/contact-us>.

Summary of latest changes to this form: Made language enhancements to the discussion about the availability and fees pertaining to mutual fund products.