

INTRODUCTION

El Menudo Cuenta LLC is registered with the Securities and Exchange Commission as an investment adviser. We refer to EL Menudo Cuenta, LLC as “EMC”. In the investment business, there is a difference between brokerage fees and fees for advisory services and 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

RELATIONSHIPS & SERVICES

What Investment Services and Advice Can You Provide to Me?

EMC only offers investment services and advice to retail investors. As part of such services we offer you the ability to make automatic investments in non-retirement and retirement products. EMC’s investment advisory services are provided exclusively through EMC’s mobile application and supporting website (together, the “EMC App”).

EMC offers investment accounts (“EMC Accounts”) reflecting a range of investment strategies. Each of these strategies will be implemented through the use of model portfolios. The EMC model portfolios are designed to reflect investment outlooks and risk tolerances ranging from ‘conservative’ to ‘aggressive’. EMC uses a proprietary computer software-based algorithm to match each client’s EMC Account(s) to the portfolio best suited to the client’s investment goals based on an investor that each client creates and maintains through the EMC App.

As part of EMC’s standard service, your EMC Accounts are monitored automatically on a daily basis by the EMC App.

A description of our discretionary investment services, our investment strategies, and our account monitoring can be found at: <https://elmenudocuenta.com/servicesdescription/>.

Also, see our Form ADV Part 2 Brochure, Item 4 at <https://glovista.net/formadvpart2/> for more

information regarding our specific investment strategies.

Additional Information:

You may obtain more information regarding our advisory services, including information regarding the services that we provide and the types of clients that we have, by reviewing our Form ADV Part 2A Brochure, Item 4 and 7 at <https://elmenudocuenta.com/formadvpart2/>.

*Questions to ask your financial professional:
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?*

FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What Fees Will I Pay?

For each EMC Account opened by you, EMC will open a separately managed account held in a “wrap fee program” (Wrap Account). A Wrap Account is an investment account where a “wrapped fee” covers all of the management, brokerage, and administrative expenses for the account. EMC clients pay a monthly subscription fee (“Subscription Fee”) to EMC for access to the EMC investment platform and each EMC Account. The Subscription Fee covers the costs of trade execution, clearance, custody, account reporting, and, if applicable, the services of the IRA Custodian and Administrator. Subscription Fees are not negotiable. The amount of the Subscription Fee depends on the Subscription tier in which a client is enrolled/subscribed, as further described below.

EMC offers three tiers of monthly Subscription Fees ranging from \$3 to \$8. Each tier provides different levels of service including direct deposit functionality and certain access to investment educational tools.

For additional detailed information about how fees are determined, the services provided with each tier of Subscription Fees offered, and the conflicts that exist as a result of our fees please visit <https://elmenudocueta.com/feesdescription/>.

In addition, you may incur other fees and costs. To see a description of these other fees and costs, see <https://elmenudocueta.com/otherfeesandcosts/>.

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 more information about your fees and costs, including information regarding how fees are paid from your account, frequency of payment, types of fees or expenses you may pay, brokerage and other transaction costs, refunds of fees and other fee related matters, see our Form ADV Part 2A Brochure, Item 4 at <https://elmenudocueta.comt/formadvpart2/>.

Questions to ask your financial professional: 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. Some examples to help you understand what that means can be found at <https://elmenudocueta.com/conflicts/>.

Additional Information:

More detailed information about conflicts of interest may be found in our Form ADV Part 2A Brochure at <https://elmenudocueta.com/formadvpart2/>.

Questions to ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated with a base salary and discretionary bonus based upon the overall success of the firm. Our professionals are not compensated based upon any other factors. To see other ways some financial professionals are compensated, visit <https://elmenudocueta.com/compensationfactors/>.

DISCIPLINARY HISTORY

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

Questions to ask your financial professional: As a Financial Professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION

We encourage you to seek out additional information. You may find additional information about our investment advisory services at www.elmenudocueta.com. You may request up-to-date information and request a copy of this Relationship Summary by calling us at (786) 845-6878. Additional information about us is also available on the SEC's website at www.investor.gov/CRS.

Questions to ask your financial professional: 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?