

# Decode Finance

**Decode Finance LLC.** (“Decode Finance”) is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services, via the internet. Brokerage and investment advisory services and fees differ and it is important for you to understand the 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.

## What Investment Services and Advice Can You Provide Me?

Decode Finance is a robo-adviser that offers investment advisory services to retail investors (“you”). We offer portfolio management services on a discretionary basis through our interactive website. This means that we have the authority to buy/sell assets within your account, the amount of the assets to be bought or sold, and the time these assets are bought or sold. You grant us this authority through signing our investment advisory agreement. You may impose reasonable restrictions on the degree of risk level (“Risk Tolerant / Aggressive”, “Moderate”, “Risk Averse / Conservative”). Decode Finance is built to offer you optimized personal portfolios based on your time horizon, as well as investment recommendations based on your risk profile.

Our service includes an app through which you can invest in ETFs, US equities, and mutual funds. We personalize your investment approach by offering and recommending various investment strategies (model portfolios) to invest in, based on your current portfolio as well as a questionnaire where we ask you about your risk appetite, goals/horizons, and upcoming life events. Based on your responses to these questions, we will also recommend certain types of securities and investment strategies. Using our algorithms, we will monitor your accounts quarterly to ensure that your investments are suitable compared to the suitability questionnaire you completed during onboarding, and will inform you if your investments are in conflict with the answers you’ve stated in your onboarding questionnaire. We will also monitor daily to suggest necessary rebalances in response to market shifts or significant life events. There is no minimum account size.

For more detailed information about our services, please see Items 4.A. and 5 of our Part 2A “Brochure”.

### 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?

You will pay a fixed advisory fee based on a tiered pricing model, which does not include transactional costs incurred related to the buying and selling of securities. Our fee structure is delineated below:

**Individual Plan:** \$9/month, for portfolios under \$100,000. Includes 1 client login and up to 5 connected brokerage accounts.

**Premium Plan:** \$49/month, for portfolios over \$100,000. Includes 1 client login and up to 5 connected brokerage accounts.

**Family Plan:** \$99/month, for portfolios over \$100,000. Includes 3 client login and up to 7 connected brokerage accounts per login.

**Premium Plan Plus:** \$249/month, for portfolios over \$500,000. Includes 6 client login and unlimited connected brokerage accounts.

Our fee is charged monthly in advance. Fees will be invoiced and billed from your credit card on file, payable through a mobile payment service such as Apple Pay or Google Pay. You pay our fees even if you do not have any transactions.

*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 detailed information about our fees and costs, please see our Brochure, otherwise known as our Form ADV Part 2A*

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#### Conversation Starters

- 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.

- The way we make money, a flat fee, is not tied to your account's overall performance, meaning we may have a conflict of interest against aiming to increase your account's value. Your fee with us may not decrease if your account's value decreases.

#### Conversation Starters

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

### How Do Your Financial Professionals Make Money?

Our IARs are compensated by fixed salary, stock options, restricted and unrestricted stocks.

### 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 Starters

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

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/331985> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at [hello@decode.finance](mailto:hello@decode.finance)

#### Conversation Starters

- 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?