

Form CRS - Customer Relationship Summary

(Form ADV Part 3)



August 1, 2024

Item 1 – Introduction

Investature, L.L.C. is a registered investment adviser registered with the United States Securities and Exchange Commission (“SEC”). 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, which also provides educational materials about broker-dealers, investment advisers, and investing.*

Item 2 – Relationships and Services

What investment services and advice can you provide me?

Description of Services. We provide investment advisory services to retail investors who are participants in qualified retirement plans. These services are provided through an interactive website and/or mobile application (the “Platform”). The Platform is made available to you through an agreement between us and the plan sponsor of your retirement plan. Through the Platform, you can provide information regarding your personal financial circumstances, such as your age, time horizon, risk objectives, and investment preferences. The Platform will assist you in selecting investments and choosing investment allocations to develop a portfolio appropriate for your investment objectives. The Platform will make recommendations and allow you to model various portfolios.

We also provide retirement plan consulting, investment management, educational workshops and seminars to institutional clients. Because this Form CRS is designed to provide information to retail investors, those institutional services are not discussed here. However, you may obtain information regarding those services in our Form ADV Part 2A (“Disclosure Brochure”). See [Item 5 – Additional Information](#) below for instructions on how to obtain our Disclosure Brochure.

Monitoring. We do not provide any ongoing review, monitoring, or reporting through the Platform. You may revisit the Platform at any time to obtain updated recommendations.

Investment Authority. Our recommendations are made on a non-discretionary basis. This means that you have the sole discretion to decide whether to implement any recommendations made by the Platform.

Limited Investment Offerings. Recommendations made through the Platform are limited to the investment options in the plan lineup as chosen by the plan sponsor of your retirement plan.

Account Minimums and Other Requirements. We do not require a minimum amount of investable assets or other minimum requirements to receive services.

Additional Information. This is a brief summary of our services. Additional information is available in our Disclosure Brochure. See [Item 5 – Additional Information](#) below for instructions on how to obtain our Disclosure Brochure.

Conversation Starters*

Ask your investment adviser:

- 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?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Principal Fees and Costs. Fees for use of the Platform are paid by the plan sponsor of your retirement plan. We charge the plan sponsor a fixed fee for platform onboarding and a fixed fee for platform usage on a monthly or quarterly basis. In addition, ongoing fees are generally either an asset-based fee based on a percentage of plan assets or a fixed fee based on the number of participants. Typically, these costs are not passed on to plan participants. However, please consult with your plan sponsor to confirm what fees you will pay for using the Platform.

Wrap Fee Programs. We do not offer a wrap fee program.

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Other Fees and Costs. In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to Item 5 of our Disclosure Brochure for details on additional fees.

Additional Information. 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. Additional information about our fees is available in our Disclosure Brochure. See [Item 5 – Additional Information](#) below for instructions on how to obtain our Disclosure Brochure.

Conversation Starters*

Ask your investment adviser:

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:

Conflicts of Interest. An asset-based fee presents a conflict of interest because the more assets you have in your retirement plan account, the more compensation we will receive. Therefore, we have an incentive to encourage you to increase your retirement plan contributions. This conflict is mitigated because you have the discretion to determine your plan contributions.

Conversation Starters*

Ask your investment adviser:

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 paid a fixed salary and may receive a discretionary bonus. Salaries are not based on factors such as the number of clients served, amount of client assets managed, or specific products or services recommended. Financial professionals who are shareholders of the firm receive economic benefit from the overall profitability of the firm.

Item 4 – Disciplinary History

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

No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters*

Ask your investment adviser:

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

Item 5 – Additional Information

Additional information is available in our Disclosure Brochure. Our current Disclosure Brochure and our current Form CRS are available on our website at investature.biz. You may also call us at (917) 836-8653 or send an email to scott@investature.net to obtain copies of these documents at any time, free of charge. Additional information about Investature is also available on the SEC's website at www.adviserinfo.sec.gov by conducting a Firm search using our identification number 332435.

Conversation Starters*

Ask your investment adviser:

- 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?

Exhibit A – Summary of Material Changes

As this is our initial Form CRS, we do not have any material changes to report.

***Conversation Starters are questions to help you initiate conversations with prospective financial service providers about their services, fees, and other important information.**