

Client Relationship Summary (CRS - Form ADV Part 3)

Beanstox, Inc. ("Beanstox") is an internet-based investment adviser registered with the United States Securities and Exchange Commission ("SEC") offering advisory accounts and services. As an investment adviser, our services and fees differ from those provided by a broker-dealer, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing. Answers to conversation starters may be found [here](#).

What investment services and advice can you provide me?

Beanstox offers internet-based investment advisory services in the form of portfolio management to retail investors. As an internet-based investment adviser, our investment advisory services are available exclusively online through our mobile app and our website (together, the "Platform").

As part of its program Beanstox currently offers two investment plans (each a "**Plan**"), Beanstox Simple and Beanstox Plus, and three different investment Accounts and two subscriptions levels:

Plan	Accounts	Fees
Simple	<ul style="list-style-type: none"> • Stocks 500 (non-discretionary Account/self directed) • Power Savings (non-discretionary Account/self directed) 	No Fee
Plus	<ul style="list-style-type: none"> • Wealth Builder (discretionary Account) • Stocks 500 (non-discretionary Account/self directed) • Power Savings (non-discretionary Account/self directed) 	\$5/month

Our firm has discretionary management over Wealth Builder client accounts limitations, which means we are authorized to purchase or sell investments without specific client consent. The terms, restrictions, and other provisions applicable to Wealth Builder client accounts are described in the client's investment advisory agreement. Our firm has non-discretionary management over Stocks 500 and Power Savings client accounts limitations, which means we are authorized to purchase or sell investments following client instructions. The terms, restrictions, and other provisions applicable to Stocks 500 and Power Savings client accounts are described in the client's investment advisory agreement. We limit the types of investments that we purchase for clients to exchange-traded funds ("ETFs").

Beanstox sets a minimum account size for opening and maintaining a client account. The minimum opening account size is currently \$20 and is subject to change.

Beanstox uses a proprietary algorithm to manage Wealth Builder Client accounts. Wealth Builder accounts are invested and rebalanced based on instructions generated by the Beanstox proprietary algorithm. Generally, Beanstox personnel oversee the algorithm but do not monitor individual client accounts. Clients are expected to provide updated personal information via the Platform whenever information about their investment goals, financial situation or other information that could bear on how their account is managed changes in a meaningful way. Beanstox charges fees through a wrap fee program, which is described

Questions to ask us:

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?

Client Relationship Summary (CRS - Form ADV Part 3)

	in the next section. More information can be found about us and our services on our Form ADV Part 2A (" Brochure "), specifically Items 4 through 9.	
What fees will I pay?	<p>For our advisory services, we charge the following fees:</p> <p>Simple Plan: No fee</p> <p>Plus Plan: a flat monthly subscription fee of \$5 (the "Subscription Fee"). The Subscription Fee is charged in advance at the beginning of each monthly anniversary of the account opening.</p> <p>The Subscription Fee is part of our wrap fee program wherein advisory fees and brokerage fees are bundled together. The ETFs in which a client's assets are invested charge their own separate management fees and bear other expenses. These ETF fees and expenses are deducted from the ETFs' net asset value (NAV) and are not part of Beanstox's wrap fee program, and Simple Plan investors also will be subject to these fees and expenses.</p> <p>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. Please also see our Brochure for additional details, specifically Item 4.</p>	<p>Questions to ask us:</p> <p>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?</p>
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?	<p><i>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.</i></p> <p>Here is an example to help you understand what this means. As we pay for your brokerage fees with a portion of the advisory fees we receive from you through the wrap fee program, we have an incentive to keep brokerage and transaction fees low.</p>	<p>Questions to ask us:</p> <p>How might your conflicts of interest affect me, and how will you address them?</p>
How do your financial professionals make money?	<p>We receive cash compensation from the fees we receive from you. Our financial professionals are paid base salaries and bonuses.</p> <p>Our overall financial professionals' compensation may vary primarily based on the revenues of our firm. Please see Item 4 of our Brochure for additional details.</p>	
Do you or your financial professionals have legal or disciplinary history?	No - we do not have any legal or disciplinary events. Visit investor.gov/ for a free, simple search tool to research us and our financial professionals.	<p>Questions to ask us:</p> <p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
Additional Information	<p>For additional information on our firm, advisory services, our people, or our business and relationships, see our Brochure available at https://adviserinfo.sec.gov/firm/summary/291957.</p> <p>If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at (617) 878-2102.</p>	<p>Questions to ask us:</p> <p>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?</p>

Client Relationship Summary (CRS - Form ADV Part 3)

Exhibit A - Material Changes to Client Relationship Summary

This is an amendment to the most recent version dated October 11, 2023. In this version, we updated our minimum account size to \$20. We encourage you to review this document in its entirety.