



Vise AI Advisors, LLC ("we"; "us"; "our") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. 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?

We offer investment advisory services to individual investors through third-party registered investment advisers; and broker-dealers, ("Intermediaries"). We provide Intermediaries with portfolio analysis and automated investment management services through proprietary algorithms (the "Service"). The Service includes automated asset allocation, portfolio analysis, tax management, portfolio rebalancing, and security portfolio selection strategies based on financial and other information provided by the Intermediary. The Intermediary may impose account requirements and modify or not adopt our trade recommendations.

Our investment advisory personnel are responsible for periodic monitoring of client accounts, including reviewing trading activity and other automated reports. Where we provide the Service through an Intermediary, the Intermediary may also conduct account reviews. The Service is "discretionary," which means that we will execute transactions for your accounts based on the recommendations of our algorithms.

We primarily offer investment advice on the following investment categories: equities, commodities, fixed income, and real estate, obtained through investments and trading in single securities, exchange-traded funds ("ETFs"), exchange-traded notes ("ETNs"), and securities issued by real estate investment trusts ("REITs"). Vise will also allocate to cash and cash equivalents (including Money Market Funds) where appropriate.

The recommendations we provide are (i) not intended to comprise your complete investment program since we do not manage all of your assets in our Service and; (ii) highly reliant and limited to the accuracy of the information you, your Intermediary, and your custodian provide us.

Vise also offers a custom enterprise solution tailored for large Intermediaries seeking comprehensive portfolio management services at a negotiated fee.

More detailed information about our Service is available in our [Form ADV Brochure](#) Items 4, 5, and 6.



#### CONVERSATION STARTERS. 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?

#### What fees will I pay?

Our Subadviser Fee is generally 0.25-0.50% of assets under management ("AUM"). We may offer promotions from time to time, including waivers, reductions, and discounts of the Management Fee. The Subadviser Fee is generally paid quarterly, in advance or in arrears, and may be either invoiced to the Intermediary or directly to your account. The Subadviser Fee is assessed on all billable securities. Vise defines billable security as securities that can be classified within our portfolio management process. This list includes (but is not limited to) listed equities, publicly listed ETFs, individual bonds, mutual funds and cash positions and sweep vehicles (including sweep and money market funds). Vise will not assess its Subadviser Fee on securities held in managed accounts that fall outside of the billable security universe without express authorization from the Intermediary. Pausing the auto-rebalance feature or switching to unmanaged status, whether short or long-term, has no impact on fee billing and Clients continue to pay advisory fees.

##### **Subadviser Fee in advance:**

Prorated annual rate, multiplied by the aggregate value of the Managed Account using the market value on the last trading day of the prior quarterly period. If created mid-billing period, the fee is calculated using the arrears methodology for that prorated period only.

##### **Subadviser Fee in arrears:**

Prorated annual rate, multiplied by the average daily balance of the Managed Account during the prior quarterly period.

Because we charge an asset-based fee, the more assets in your 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 may separately receive negotiated implementation fees from the Intermediary.

You will incur brokerage costs and may incur other costs pursuant to the terms of your custodial and brokerage agreements. In addition, you may be charged “transfer out” fees by brokers when transferring accounts from such brokers to add an account with our Service.

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 additional information about fees and costs, please see our [Form ADV Brochure](#) Item 4.



#### 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

We offer promotions and discounts on our Management Fee. Certain Intermediaries may be charged discounted or waived Platform Fee or Management Fee (when paid by the Intermediary), if they exceed a certain amount of AUM for our Service. These promotions may create an incentive for Intermediaries to refer prospective Clients to Vise, even if the Intermediary would otherwise not make such a referral. Account opening incentives do not influence the way we manage our Clients’ accounts.

For additional information, please see our [Form ADV Brochure](#) Items 5, 6, 10, and 14.



#### CONVERSATION STARTERS

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

#### How do your financial professionals make money?

The compensation to our financial professionals includes a variety of cash and non-cash components. The principal components include a base salary, a performance-based discretionary bonus, participation in various benefits programs and one or more of the incentive compensation programs established by Vise.

#### Do 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 about our services, or if you would like additional, up-to-date information or a copy of this disclosure, please call (201) 375-3969



#### 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?