


Valur Robo Advisors LLC, "Valur," is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences. Fees 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.

What investment services and advice can you provide me? We offer investment advisory services to retail and accredited investors through a wrap fee program, described in Part 2 of our Form ADV, Item 4. We provide our services exclusively over the internet through our website, which includes investment opportunities based on a client's suitability and risk profile. As a client, you input information about yourself, including your investment objectives, personal financial information, risk tolerance, and investment interest. Our software, subsequently generates recommendations based on the information you provide. Discretionary portfolios consist of ETFs and publicly traded securities. Non-discretionary recommendations consist of Regulation D securities in the oil and gas sector. You have the option to update your preferences/information at any time to generate a new investment recommendation.



CONVERSATION STARTERS

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Offering Type	Annual Wrap Fee ¹
Web Based / Digital	1.00% ²

¹ The Fee will generally consist of a quarterly cost of 25 basis points of the Client's assets under management. Fees may be waived or reduced by discounts and other promotions at our discretion. Fees are negotiable.

² Investment fees are prorated for partial quarters.

Monitoring As part of all our service offerings, our software monitors your account on an ongoing basis. We also offer a feature that, if requested, will provide an adjusted portfolio allocation, in line with your stated goals/investment objectives. Our algorithms and software are developed and overseen by our investment advisory personnel.

Investment Authority We offer discretionary and non-discretionary advisory services. We can buy and sell investments on your behalf for discretionary services, but not with non-discretionary. Clients are responsible for directing purchases and sales of specific investments in our recommendations. For discretionary accounts, We trade in response to your actions (such as asset allocation changes, deposits, or withdrawals, or specific requests), to rebalance your accounts (after you've confirmed the requested portfolio changes), or to otherwise cover necessary fees as covered in our Form ADV, Item 4.

Investment Offering The Platform provides accredited investors with non-discretionary opportunities in the form of Regulation D offerings in the oil and gas sector. **The Platform also provides retail clients with discretionary portfolios.** Based on client information, Valur uses the Platform to provide investment advice to clients for investments in Regulation D securities in the oil and gas sector for non-discretionary clients. Our primary portfolio strategy for discretionary clients is a set of globally diversified stock and ETF allocations with a U.S. tilt, which we construct from generally low-cost, liquid, index-tracking exchange-traded funds ("ETFs"). You are also able to place restrictions on various types of securities and indicate preferred placements into specific securities.

Account Minimums and Other Requirements No minimum account size is required to open or maintain an account. More detailed information about our services is available in Part 2 of our Form ADV, including Items 4, 5, and 6.

What fees will I pay?

Our wrap fee includes the costs of transaction and security custody services facilitated. All fees paid to us are separate from fund fees. Valur Robo Advisors does not receive any portion of such fees. We are paid based on assets under management and therefore have a financial incentive to recommend you contribute more money to your Valur accounts. 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 included in Part 2 of Form ADV, Item 5.

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 to you. This means that we could receive increased fees if you delay transactions in your account or don't receive timely service. Additional information about conflicts of interest between us and our clients is available in Part 2 of Form ADV, Items 4, 6 and 9.

How do your financial professionals make money?

All employees are paid a base salary and a discretionary bonus. Employees also receive compensation in the form of equity option grants in Valur Robo Advisors' parent company. No compensation is based on the performance or selection of specific securities.

Do your financial professionals have legal or disciplinary history?

No, Valur does not have any disciplinary history, nor is it involved in any legal matters that would have a significant impact on its advisory business. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Additional information about our services can be found in our Form ADV Part 2 at <https://www.valurfinance.com/regulatory>. To download a copy of this relationship summary, please visit <https://www.valurfinance.com/CRS> or contact us at compliance@valurfinance.com.



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



CONVERSATION STARTERS

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



CONVERSATION STARTERS

- Who is my primary contact person? Are they 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?