



PLOOTUS ADV PART 3- CLIENT RELATIONSHIP SUMMARY

INTRODUCTION

Analyze future LLC (Plootus) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to retail investors related to Employer Sponsored Retirement Accounts (ESRAs) such as 401k, 403b. Plootus provides allocation based on client's chosen risk strategy. At the same time the user has flexibility to pick allocation for any other Risk Strategies. We only provide advice and don't execute on behalf of users. User has to make changes to his portfolio allocation in his 401k/403b account. Plootus also offers a retirement calculator with "what if" analysis. If the user's current contribution, chosen risk strategy and future retirement expenses suggests a deficit, Plootus algorithm provides recommendations to change contribution amount, risk strategy, year of retirement and future retirement expenses. We review underlying performance of funds, and our algorithm selects the low fees/best performing funds based on risk and return factors on a regular basis.

Clients are not required to link their 401k/403b account to access allocations for various risk strategies. But if you have linked your retirement account, the underlying investments values are updated daily if your account is properly linked. We may require your assistance to maintain access in case of change of password or any other changes implemented by your retirement service provider in terms as a condition of access to retirement accounts.

The business may offer the Plootus apps and website in future to Financial Advisors, enabling them to efficiently manage multiple clients through the platform. With client approval, Financial Advisors will have access to a comprehensive view of their clients' financial positions, allowing them to provide tailored financial advice and guidance. Plootus may consider implementing a fee structure for Financial Advisors to access and utilize the Plootus apps and website.

For additional information about the services we provide, please see Form ADV Item 4 of our Firm Brochure, which is available on the sec's website at www.adviserinfo.sec.gov. Plootus CRD number is 314583.

Key questions to 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?

We currently provide our services for FREE but may charge a fee based on the subscription you choose, regardless of account balance. Our fees are separate from any fees or expenses assessed by outside parties including custodian fees, account maintenance fees, fees related to mutual funds or other investment types, and other transactional and product level fees. We do not receive or share in any compensation related to these outside charges and fees. You will pay fees and costs whether you make or lose money on your investments, and 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.



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For additional information about the fees we charge, Form ADV, Part 2A Item 5 of our Firm Brochure, which is available on the sec's website at www.adviserinfo.sec.gov. Plootus CRD number is 314583.

Key questions to ask your financial professional:

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 in future may create some conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice, we provide you.

Here are some examples to help you understand what this means.

We may generate revenues through advertisements on our website and apps for other financial or non-financial products offered by other companies.

In future, we may establish relationships with unaffiliated Registered Investment Advisors where Plootus would receive compensation for making referrals which is a conflict of interest.

Key questions to ask your financial professional:

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

For additional information about our current arrangements with unaffiliated parties, please see Form ADV Part 2A Item 10 of our Firm Brochure, which is available on the sec's website at www.adviserinfo.sec.gov. Plootus CRD number is 314583.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid a fixed monthly salary and/or compensated in the form of equity grant options in Analyze Future (Plootus). They do not earn compensation based on the amount of client assets serviced, compensation-based complexity of client needs, or other compensation from outside parties in connection with product sales.

DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, our firm and/or financial professionals do not have any legal and disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Key questions to ask your financial professional:

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

ADDITIONAL INFORMATION ABOUT OUR SERVICES

Please visit plootus.com and refer a copy of this disclosure, or our Form ADV Part 2 Brochure.

Key questions to ask your financial professional:

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?

Date: Feb 15' 2024