

Remotiv

This Brochure provides information about some qualifications and business practices of Remotiv LLC, which also uses “Remotiv” and “Financial Soundings” as business names.

If you have questions about the contents of this Brochure, please call us (toll-free) at 877-393-8222.

The information in this Brochure has *not* been approved or verified by the United States Securities and Exchange Commission, or by any State Securities Authority.

Additional information about us also is available on the Internet at www.adviserinfo.sec.gov.

Registration as an investment adviser does *not* imply any level of skill or training.

Remotiv LLC

3350 Virginia Street, 2nd Floor

Coconut Grove, FL 33133-5336

telephone 678-393-8222 or (toll-free) 877-393-8222

<http://www.Remotiv.com>

To get our Brochure, Relationship Summary, Code of Ethics, privacy notice, website agreement, or another document, visit our website at www.Remotiv.com/disclosures, email us at info@Remotiv.com, telephone us at either number shown above, or send your request to us at the address shown above.

Date of this Brochure: March 27, 2024

2. Material Changes

There is no material change from our preceding Brochure dated March 24, 2023.

3. Table of Contents

Our Brochure follows the order and numbering of items and subitems in Form ADV's Part 2A. We include our Supplement as the last part of our Brochure. Our Supplement follows (as further explained there) the order and numbering of items in Form ADV's Part 2B. Each item heading's text is as required by law.

As further aids to readers, our Brochure includes many cross-references in its text, and a set of "Definitions and specially-used words", which begins at page 15.

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4. Advisory Business

We offer retirement-planning information, education, and asset-allocation investment advice. Each Retirement Plan chooses which of our services the Plan uses. Our service is governed by our Agreement with or regarding your Plan. That something is mentioned in this Brochure doesn't mean the service or feature is available to you with your Plan. An Agreement may impose restrictions and conditions beyond those described in our Brochure.

For a Managed Account or Investment Advice, we're a Fiduciary to the Retirement Plan. For Investment Education, even if we're not a Fiduciary (as ERISA defines it) to the Retirement Plan, we have fiduciary duties under the Investment Advisers Act.

4.A About Remotiv

Many people never get around to retirement planning because of the time, effort, and costs involved. We make unbiased retirement-planning services accessible and affordable. What makes us unique is not only the ease-of-use of our services, but also their level of customization. Regardless of age, income, or marital status, we're here to help you find easy-to-understand solutions to some of today's most pressing financial concerns.

Remotiv was formed in January 2007, and registered with the SEC in September 2008. Our leaders have experience with other investment-related businesses, mostly about retirement planning. Lee Tupper, our chief information officer, before he joined us had experience with software businesses. For information on the education and business experience of our people involved in forming the investment-advice models we use for our services, see page 20. Although a few persons are Owners, Robert C. Dughi is the only principal (25% or more) Owner.

4.B Services we offer

We offer our services only to (or about) Retirement Plans or IRAs. (We describe our services for an IRA not held under an Employer's Plan in a separate Brochure.) We offer services that people who work with Retirement Plans call Investment Education. Also, we offer asset-allocation Investment Advice.

Remotiv's retirement-readiness services

Our key services are about retirement readiness, showing you how likely it is that you would have enough retirement savings to produce a retirement income (from a combination of sources) that meets a specified ratio in replacing your working year's income.

Our *Retirement Readiness Analysis* provides you with a personalized Retirement Plan review, including this information specific to your personal situation:

- a personalized retirement wealth target;
- an analysis of your chances to meet that target;
- a shortfall you likely would have at retirement;
- specific changes you can make in your investment allocation and Retirement Plan contributions that can help reduce or eliminate your projected retirement shortfall.

Our asset-allocation education or advice (if provided) is limited to asset classes for which a Plan Account would invest in a Fund (or a Stable-Value Account) that is your Plan's Designated Investment Alternative. If your Plan's Independent Plan Fiduciary directs us, our asset-allocation education or advice is limited to a specified subset of the Plan's Designated Investment Alternatives. Our advice about which Fund you should invest in (if more than one Designated Investment Alternative is available for the asset class) is limited to Funds that report information in a form used by our software and service providers.

Remotiv's retiree planning services

Your Plan might offer a service designed to give a retired participant guidance about how to use your Plan Account throughout retirement.

If provided, this service begins with a baseline Retiree Analysis proactively delivered to each Individual identified to us as retired. This analysis includes a personalized investment strategy recommendation with monthly spend-down guidance. The Retiree Analysis urges a retiree to visit our Retiree Portal to tailor the analysis for your specific situation.

To complete the analysis, we urge a retiree to add “outside” assets and retirement income sources, including:

- Social Security,
- defined-benefit pensions,
- other retirement plans’ accounts,
- Individual Retirement Accounts,
- investments beyond retirement plans;

and for all of these a spouse’s benefits, pensions, accounts, and other investments.

You may customize your spend-down calculation by adjusting an assumed life expectancy, and by setting a percentage for an intended legacy.

A change to the facts or assumptions described above triggers updated calculations on a personalized dashboard. This includes the spend-down matrix, organized by income source, and a new investment strategy recommendation.

Remotiv's communication hub

Our services often use our communication hub. We send personalized messaging electronically from our Remotiv engine to registered users. We target dynamic content, based on information that might include your profile, age, salary, contribution rate, Plan account balance, portal usage, and Remotiv RR Score™.

Remotiv's Savings Coaches

While our fintech platform offers many innovative features to help Individuals save more for the future they deserve, we also can add a human touch. If your Plan provides it, our team of Savings Coaches can help you unlock your full savings potential, while using all aspects of our services your Plan provides. To educate and motivate you to take action using our approach to creating behavior change in your savings habits, our Savings Coaches are trained in a wide range of retirement-readiness and holistic savings topics, and in sports and performance psychology principles.

Coaching responsibilities can include:

- Coaching you about the features and benefits of your Retirement Plan;
- Assisting you in the portal registration process and creating your personal profile;
- Using our savings and investment guidance to help you maximize retirement outcomes;
- Demonstrating ways to improve your Remotiv RR Score™;
- Presenting how to use the Savings Mindset Coach app (see below);
- Delivering retirement-planning seminars and webinars using online tools; and
- Coordinating education with Remotiv communication hub (see above) deliverables.

Our Savings Coaches do not sell any insurance or investment product. Even for services your Plan arranged, Saving Coaches do not formulate Remotiv’s investment advice; they follow our models.

Translation services

If your Plan provides our Retirement Savings Coaches [see page 6], Remotiv can supply Language Line Services, Inc.'s LanguageLine® real-time interpreting services. You can get the same education and coaching for any of over 200 languages. To help protect you, our agreement with LanguageLine requires them to keep confidential information they hear in working for us.

Remotiv's Savings Mindset Coach app

Working with sports and performance psychology principles, Remotiv designed, improves, and maintains a mobile application singularly focused on changing behavior to a savings mindset. Our Savings Mindset Coach (SMC) app uses methods for behavior change that leverage accountability tools, commitment coaching, goal getting, focus training, and group culture participation—concepts known to succeed in improving human performance. Some of the app features include:

Savings targets: You create a specific and personal monthly savings plan to identify your key areas of focus: Retirement savings, debt repayment, emergency funds, life planning, personal investing, and large purchase planning. You set specific savings targets. Messaging and reminder features can help reinforce your focus on achieving your goals.

Remotiv RR Score™ integration: If you have access to our retirement-readiness (RR) web portal, our Savings Mindset Coach app offers full integration of web portal metrics into your SMC profile.

Personalized mindset training tools: Our SMC app asks you to personalize mindset training tools to create your motivation framework. These tools include personal mantras or slogans, imagery, and teammates to help you along the way.

Personal reminders: Dynamic push notifications and SMS messages are generated from a user's mindset toolkit, and delivered systematically to direct a user's focus to the target behaviors consistently over time.

And more: For more information about how we use stories, spending trainers, influencers, and our Retirement Analyzer, visit <https://remotiv.com/>.

4.C How we tailor our services

As long as we can work within the information, software, and data-processing constraints that result from our use of suppliers, we're willing to tailor our services to meet the preferences you find appropriate for your Plan Account.

About a Plan's investment restrictions and scope for our services

We limit our asset-allocation advice or suggestions to Funds that are the Plan's Designated Investment Alternatives. If we manage a Managed Account, we direct investment only in Funds that are the Plan's Designated Investment Alternatives.

To the extent we suggest particular Investment Alternatives, a Fiduciary may instruct us to:

- consider all Designated Investment Alternatives that are Funds;
- consider only a specified subset of Funds; or
- suggest only specified managed accounts.

A Plan's Fiduciary may direct us not to advise or direct investment in a particular Fund.

About your investment restrictions

If we give advice, you decide whether to follow our advice.

If we manage your Managed Account, you may direct us not to invest your Plan Account in a particular Fund or in a kind of Fund that you specify clearly enough so we can apply your restriction. However, if we believe that obeying your direction would not excuse us from responsibility, we may ignore a direction as we consider appropriate.

4.D Not a wrap-free program

None of our services involves a wrap-free program.

4.E Assets under our advice

As of the end of 2023, we provide our Investment Advice and Investment Education services for about 423,000 Individuals and IRA Holders with about \$21.5 billion. None of this is regulatory assets under management because our non-discretionary Investment Advice is not “continuous and regular supervisory or management services” as the SEC’s instructions define that phrase.

5. Fees and Compensation

5.A Fees

We’re compensated for our services by fees.

5.B Ways to pay our fee

Read carefully the information your Plan furnishes you. If your Plan Account is or might be charged, your Plan’s information should explain whether and how your Plan Account is or would be charged.

Your Retirement Plan might give you choices about which service you take or decline, and whether or how your Plan Account is charged following your choice. Your Plan might provide a choice on an implied-assent basis—that is, receiving or being furnished a notice and not taking prompt action to opt out is an assent to an optional service and the charge for it.

5.C Others’ fees and expenses

Investing your Plan’s assets will incur fees and expenses of persons unrelated to us. Those fees and expenses are not our fees, and are in addition to our fee. If a Plan invests in a Fund, it will bear a share of the Fund’s expenses. If a Plan uses a broker-dealer, it might incur or bear transaction fees, commissions, or other brokerage costs. A Plan’s trust or insurance contract might involve fees and expenses.

5.D When your Plan pays us

Our Agreement regarding your Plan governs when and how your Plan pays us.

5.E No commissions or sales compensation

Neither Remotiv LLC nor any of our Supervised Persons accepts compensation for the sale of securities or other investment products. That includes not accepting asset-based sales charges or service fees from the sale of mutual Funds.

6. Performance-Based Fees and Side-by-Side Management

We don't accept any performance fee—that is, a fee based on a share of capital gains on, or capital appreciation of, the assets under our advice or management.

7. Types of Clients

We offer services only for Retirement Plans, IRAs, or Financial Institutions. Because we don't open or maintain accounts, we have no minimum account size.

8. Methods of Analysis, Investment Strategies and Risk of Loss

8.A Our analysis and investment strategy

Our *Retirement Readiness* can help you decide how much to save for retirement, and how to invest your Plan Account.

How we form our investment advice

Our *Retirement Readiness* service uses portfolio-optimization and “Monte Carlo” stochastic simulation methods to illustrate the contributions rates and investment mix that could help you increase the likelihood you would meet your retirement-planning goal.

Our advice is based on assumptions

Our math takes as given what you (or your Employer or a Fiduciary) tell us about:

- your age,
- when you would like to retire (or, if you didn't tell us, an assumed retirement age),
- your employment income,
- the Employer's matching or nonelective contribution (if any),
- your current rate of Plan contributions,
- your current Plan or retirement-savings balance,
- the current asset allocation of your Plan Account;

- your spouse's age,
- your spouse's employment income,
- your spouse's current rate of retirement-savings contributions,
- your spouse's current retirement-savings balance,
- the current asset allocation of your spouse's retirement savings.

Also, you may tell us about your attitudes about the relationships of risks and opportunities for investment returns. We use that information to set a risk tolerance.

We use an assumption about how long a person might live.

We estimate your Social Security retirement benefit.

If the Employer has a pension or Retirement Plan beyond the Plan that engaged us (and furnished useful information), we estimate your benefit under that other Retirement Plan.

Those facts and assumptions, contributions, and your willingness to take investment risk are the key “drivers” of how likely it is that your contributions and Plan Account investments will help you achieve your retirement-planning goal. (If you don’t tell us about your tolerance for investment risk, we assume a medium tolerance for whatever we don’t estimate based on how many years there are until your desired or assumed retirement age.) We “put a number on” this probability by making assumptions about several different future investment scenarios, simulating what would happen under each, and expressing all this as a weighted average. Of course, no one can predict the future. Our assumptions and simulations about future investment returns might not include all expenses charged against your Plan Account.

We offer several kinds of services; which service we provide regarding a particular Plan turns on what is provided by our Agreement with or regarding the Plan. Further, the scope or form of our advice might be limited by another Fiduciary’s directions or instructions.

For example, if we suggest you invest in a Target-date Fund or a balanced Fund (rather than a mix of Funds, each of which invests for a particular asset category), that suggestion follows an Independent Plan Fiduciary’s direction that we present investment recommendations in that form. Likewise, if we suggest you invest all or a substantial portion of your Plan Account in one Fund or portfolio, that suggestion follows an Independent Plan Fiduciary’s direction that we present investment recommendations in that form.

Beyond these considerations, an Independent Plan Fiduciary may instruct us to limit our advice to a subset of the Plan’s Designated Investment Alternatives, or even to specified Funds.

Managed Account

A Plan, acting by an Independent Plan Fiduciary, may select our Managed-Account service. This means that, if you so choose, we decide how to invest your Plan Account. (This also applies if our Managed Account is a Plan’s default investment and you didn’t direct investment.) If ever you don’t want us to decide your Plan Account’s investment, you may take control by giving your investment instructions by the means the Plan provides.

We never can decide any contribution. You may use our advice in considering whether you want to start or increase a contribution your Plan permits you to decide.

Asset-allocation recommendation

For our asset-allocation recommendation, we do the math to find the mix of asset classes—using only those available with at least one Fund as a Designated Investment Alternative—that, based on expected-return assumptions and simulations, might achieve a desired long-term investment return without taking more risk than you are willing to accept, or at the probability of “success” you asked us to illustrate. Our recommendations are only for your Plan Account.

Target-date Fund recommendation

An Independent Plan Fiduciary may select a service under which our advice is limited to which Target-date Fund (of those that are the Plan’s Designated Investment Alternatives) is suitable for the Individual.

Instead of an asset-allocation recommendation or illustration that suggests using several Funds, we can select which target year of a set of Target-date Funds or portfolios is your nearest fit following your date of birth and an assumed retirement age. Further, if your Plan’s set of Target-date Funds or portfolios includes more than one Fund for your illustrated target year, we can illustrate which of those Funds is your nearest fit based on your time horizon and retirement readiness derived from the information furnished to us.

Fund recommendations

Because our asset-allocation recommendations are about how much of your Plan Account you should allocate to each asset class, we recommend you “fill” the amount you invest in an asset class by choosing one or more diversified Funds for each asset class.

For our recommendations about particular Funds (rather than asset classes), we look only to the Plan’s Designated Investment Alternatives. Further, we restrict our analysis to Funds about which we readily can obtain sufficient data in a format that’s usable by our software for our computer-based models. We may use our own methods, or those instructed by an Independent Plan Fiduciary. Beyond these considerations, an Independent Plan Fiduciary may instruct us to limit our advice to a subset of the Plan’s Designated Investment Alternatives, or even to specified Funds.

To learn about a Fund, including an explanation of its investment policies and methods, you should read the Fund’s prospectus (including its profile or fact sheet). While we’re responsible for our mathematical evaluation (using the weighting of factors a Plan and you asked for), of a Fund’s past performance, we’re not responsible for any information furnished by, on behalf of, or about a Fund. A Fund’s past performance doesn’t predict its future performance.

How we form our asset-allocation recommendations regarding a Stable-Value Account

If a Plan’s Investment Alternatives include a Stable-Value Account (a contract or arrangement that involves credited interest or a guarantee against loss), we might adjust our asset-allocation recommendations (or similar decisions for a Managed Account) so some or all of what our model (or an asset-allocation model an Independent Plan Fiduciary directs us to use) would allocate to bond or money-market Funds is allocated to the Plan’s Stable-Value Account, even if it is not a Fund. We may use further rules as directed by the Plan’s Independent Plan Fiduciary.

We give advice; you decide

Decisions remain with you. You may accept our recommendations, or may ignore our advice. You decide your contributions and investment directions.

Who’s responsible

You are responsible (and a Plan’s Fiduciaries are *not* responsible) for anything that results from your decision, choice, direction, or other exercise of control. That includes your decision to use our Managed-Account service (if a Plan makes it available). We’re responsible for our Investment Advice or, for a Managed Account, our investment decisions.

Investing in securities involves risks of loss you should be prepared to bear.

8.B Risks of our investment strategy

Many people are familiar with a warning that an investment’s past doesn’t predict its future. Likewise, although there’s some evidence to support the idea that, in the past, asset allocation was effective in diversifying risks, no one can predict the future.

Another risk is that we form our advice using facts, data, formulas, and software we license, or an independent investment adviser licenses, from unaffiliated information and service providers. There is a risk that a provider’s service could become poor, or that a provider could end its license. However, there are many providers of the kinds of data and software we use, and we believe we’d be able to make other arrangements that meet our needs.

Our assumptions could be wrong. We use an independent investment adviser to form our capital-markets assumptions. But no one can predict the future. And no matter how smart and informed an adviser is, they can be wrong.

Some of our assumptions come from the Employer or your Plan's Fiduciary. On our *Retirement Readiness Analysis*, look for the part captioned "Your Profile". It shows assumptions for your age, salary, and retirement age; and for inflation rate, salary growth, and desired income-replacement ratio. To change the assumed salary, retirement age, or desired income-replacement ratio, you may go to our portal to enter the facts and assumptions you want and may rerun the analysis. If your age is wrong, ask your Employer to correct your date of birth in the Plan's records.

The projections or other information generated by our *Retirement Readiness* about the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results.

A forecast is based on hypothetical assumptions, including forward-looking models about the economy and securities markets. No one can predict the future. Any forecast is hypothetical, does not reflect actual investment results, and is not a guarantee or indication of future results.

8.C Only Funds

As explained throughout this Brochure, we suggest filling an asset allocation using only Funds. Here are some risks of that means of investing:

- Using these Funds could be an ineffective way to meet a desired asset allocation.
- Information we receive about a Fund could be wrong.
- A Fund's future investments could differ from what we assumed when we suggested the Fund.

8.D Temporary investment

A Plan's Fiduciary (not we) might invest a Plan Account under a temporary investment. For example, to invest a Plan Account if you haven't given your investment direction, a Plan might use a temporary investment.

9. Disciplinary Information

There is no legal or disciplinary event that is material to your evaluation of our advisory business or our management's integrity.

10. Other Financial Industry Activities and Affiliations

10.A No broker-dealer registration

We are not a broker-dealer, and none of our management persons is a broker-dealer or a registered representative of a broker-dealer.

10.B No commodities registration

Neither Remotiv LLC nor any management person is registered (or has applied to register) as a futures commissions merchant, commodity pool operator, or commodity trading advisor, or as an associated person of such a business.

10.C No related person to disclose

We have no advisory Affiliate or other person under common control with us who or that is an accountant or lawyer, or is in a banking, insurance, securities, commodities, real estate, or other investment-related business this subitem calls us to disclose.

10.D No recommendation of another investment adviser

We don't select or recommend another investment adviser.

If we provide Managed Accounts or Investment Advice, we provide pension-consulting advice to a Plan's Independent Plan Fiduciary about how to arrange the Plan's Investment Alternatives to include enough Funds to fill all asset classes contemplated by our asset-allocation model. This advice might involve suggesting a Fund; and a suggestion of a Fund might indirectly suggest that Fund's investment adviser. If we provide this incidental pension-consulting advice and the Plan has chosen (or might consider) allowing an investment or service provider to pay our fee, we won't suggest a Fund that uses an adviser or subadviser that is the provider or its affiliate, unless it's the only Fund available for an asset class. Whenever our advice isn't the result of unbiased computer models, we manage our advice to avoid a conflicting interest that otherwise could compromise our best judgment for the Plan.

11. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading**11.A Code of Ethics**

We have a Code of Ethics. It includes standards of conduct we require of our Supervised Persons. It requires them to comply with Federal securities laws that apply to us. It requires those who have access to confidential information about Plan's Investment Alternatives to handle and report their personal securities transactions according to our procedures.

We furnish our Code of Ethics to each of our Supervised Persons, and we require each to give us a written confirmation that the Supervised Person received it. We require each of our Supervised Persons to report any violation of our Code of Ethics to our chief compliance officer. But if a person believes that a violation involves our chief compliance officer, we permit a report to any Owner.

We furnish our Code of Ethics on any client's or prospective client's request.

11.B No conflict from recommending a security we have a stake in

We don't recommend a security in which we have, or a related person of us has, a material financial interest.

11.C No conflict from investing in the same securities we recommend

We don't recommend securities other than Fund shares. We don't invest in Fund shares, but our Supervised Persons might invest in Fund shares. Recognizing the limited scope of our Managed Accounts or Investment Advice (if any), a transaction (or the absence of a transaction) that results from our decision or recommendation could not meaningfully affect the value of any investor's shares or units in a Fund.

11.D No conflict from trading securities around the time of our recommendation

We don't recommend securities other than Fund shares. We don't invest in Fund shares, but our Supervised Persons might invest in Fund shares. Recognizing the limited scope of our Managed Accounts or Investment Advice (if any), a transaction (or the absence of a transaction) that results from our recommendation could not meaningfully affect the value of any investor's shares or units in a Fund.

12. Brokerage Practices

We don't execute, and we don't select or recommend a broker-dealer for, any person's transactions.

13. Review of Accounts

For Investment Education, we provide updated guidance, which may be in the form of a Portfolio Review, on the schedule agreed on with the Plan's Independent Plan Fiduciary.

For non-discretionary Investment Advice, we provide updated advice, which may be in the form of a Portfolio Review, on the schedule agreed on with the Plan's Independent Plan Fiduciary. Usually, we won't make an Agreement that calls for Portfolio Reviews less often than once a year.

For a Managed Account, we rebalance each Plan Account at least once a quarter-year.

Your Plan Account statements

You monitor your use (if any) of our advice, and monitor your Plan Account's investments. We don't keep or render accounts to anyone. We assume your Plan provides Plan Account statements at least quarter-yearly (or at least yearly for a Plan that does not provide participant-directed investment). But we have no responsibility or authority to supervise a Plan's administration.

14. Client Referrals and Other Compensation**14.A Ways to pay our fee**

We may allow an Employer to pay our fee, or allow a Plan indirectly to pay our fee. We allow this only when we believe that the arrangement complies with Applicable Law, otherwise is reasonable, and the Independent Plan Fiduciary approves the arrangement.

14.B Promoter

We may pay a person who or that isn't our employee for referring a Plan to us. We negotiate a distinct compensation arrangement with each promoter.

15. Custody

We don't have custody of a Plan's, Individual's, or IRA Holder's securities or money.

16. Investment Discretion

If your Plan allows the service, we may accept discretionary authority to manage your Plan Account.

17. Voting Client Securities

17.A We don't vote your investments

We don't have, and don't accept, authority to vote any person's securities. We don't give advice about how any person should vote securities.

17.B How you get proxies

You should ask your Plan's administrator about whether your Plan asks for your voting directions.

18. Financial information

18.A No prepayment

We don't require or solicit prepayment of fees as long as six months. We don't permit a prepayment of fees as long as six months. For information about when an Employer, Plan, or service provider pays us, see "When your Plan pays us" at page 8.

18.B Our financial condition

We have no financial condition reasonably likely to impair our ability to meet our Agreements.

18.C No bankruptcy

We have not been the subject of a bankruptcy petition.

19. Requirements for State-Registered Advisers

We're registered with the SEC; this item doesn't apply to us.

20. Definitions and specially-used words

Affiliate

Means a person that is our affiliate under ERISA or the Investment Advisers Act (as applied in the context).

Our Affiliate includes a person that controls us, that we control, or that is under common control with us.

Agreement

Means a Plan's agreement with us, under which a Plan uses and pays for our investment-advisory service.

Applicable Law

Means only law that applies to us in offering or performing our service.

Brochure

Refers to a document we use to meet an Investment Advisers Act rule that we furnish a written disclosure statement that contains the information required by SEC Form ADV Part 2.

Church Plan

Means a plan described in ERISA § 3(33) for which no election has been made under Internal Revenue Code § 410(d).

Code of Ethics

Refers to a document we use to meet Investment Advisers Act rule 204A-1, which requires a written code of ethics that includes standards of business conduct we require of our Supervised Persons.

Co-Fiduciary Responsibility

Means a responsibility described in ERISA § 405(a), or a responsibility that other Applicable Law imposes on a fiduciary to act (or refrain from acting) with care to help detect, reveal, prevent, mitigate, or remedy another fiduciary's breach of the other fiduciary's duty or obligation.

Designated Investment Alternative

Means a specific Investment Alternative that a Plan's Independent Plan Fiduciary or Employer identified as an Investment Alternative available for participant-directed investment and intends as a "designated investment alternative" within the meaning of 29 C.F.R. § 2550.404c-1(e)(4) or, for a Plan that's not an ERISA Plan, similarly intends as a choice for participant-directed investment.

Employer

Refers to the employer that sponsors, maintains, or makes available a Plan with which we have an Agreement, and includes its parents and affiliates, and the fiduciaries of the Plan. In context, an Employer also may refer to the employer you work for (or left work from). For a beneficiary or an alternate payee, the Employer refers to the employer or former employer of the participant regarding whom a beneficiary's or an alternate payee's account or right is provided.

Because a typical Retirement Plan's Fiduciary (if any) is the Employer, a parent, subsidiary, or affiliate of the Employer, or a committee of persons appointed by the Employer or its governing board or executives, our Brochure sometimes also uses the word "Employer" to refer to a Plan's Fiduciaries.

Whenever a decision is about whether to contract our service or about approving our fee, we require that the deciding or approving Fiduciary be independent of us.

ERISA

Refers to the *Employee Retirement Income Security Act of 1974*, except its title II (which affected the Internal Revenue Code).

This Federal law governs many employee-benefit plans, including many Retirement Plans.

ERISA Plan

Means a plan described in ERISA § 3(2)(A) that is neither a Church Plan nor a Governmental Plan, and that is governed by ERISA §§ 402-413.

Fiduciary

Means a person who or that is a fiduciary of a Retirement Plan under ERISA, the Internal Revenue Code, or other Relevant Law.

Financial Institution

Refers to a bank, broker-dealer, insurance company, or Registered Investment Adviser.

Fund

Means a collective trust fund, common trust fund, real estate investment trust, registered investment company, insurance company separate account, or a similar pooled investment.

But a Fund does not include anything (even if organized as a fund of a kind described in the preceding sentence) designed to invest, even indirectly, primarily in employer securities.

Governmental Plan

Means a plan described in ERISA § 3(32), IRC § 414(d), or that otherwise is established or maintained by an Employer that is, is part of, or is an agency or instrumentality of, a Federal, State, or local government.

Independent Plan Fiduciary

Means a Plan's Fiduciary who or that is unaffiliated with, and independent of, us.

Individual

Refers to a Plan's participant (which might include an eligible employee who doesn't yet have a Plan Account), beneficiary, or alternate payee (as ERISA or the Internal Revenue Code defines those words) who is a subject of our service under our Agreement with or regarding a Plan.

Internal Revenue Code

Means the Internal Revenue Code of 1986.

This Federal law sets the Federal income tax and some other U.S. taxes, including some excise taxes.

Investment Advice

Refers to non-discretionary advice about how you should invest your Plan Account. This advice might include an asset-allocation recommendation. Our advice might recommend a Fund for each asset class we recommend.

Investment Advisers Act

Means the Investment Advisers Act of 1940.

This Federal law governs how a person that renders investment advice for a fee may solicit and make agreements to give investment advice.

Investment Alternative

Although it's not defined in ERISA's general definitions section, the U.S. Labor department in rules to interpret ERISA § 404 has used the coined term *investment alternative* to describe whatever form of investment a Retirement Plan provides as a designated choice on the "menu" for you to direct investment of your Plan Account. Increasingly, practitioners and plan administrators (including those who serve a Church Plan or a Governmental Plan) have adopted these and related uses of *investment alternative* as the term for a choice that a Retirement Plan designates for participant-directed investment.

Some rules that use the term *investment alternative* this way are in 29 C.F.R. § 2550.404a-5(h)(4), § 2550.404c-1, § 2550.404c-5, and § 2550.408g-1(c)(1).

Investment Education

Refers to information—which might include information about a Retirement Plan, general financial and investment information, information about a Retirement Plan's investment alternatives, and asset-allocation models—that (under an interpretation of the U.S. Labor department's Employee Benefits Security Administration) is not investment advice within ERISA's meaning of investment advice.

IRA

Refers to an Individual Retirement Account or Individual Retirement Annuity described in IRC § 408.

IRA Holder

Means a person who or that is the Financial Institution's counterparty under an IRA. This person often is referred to as the IRA's owner (or, after an initial owner's death, a successor owner or beneficiary).

Managed Account

Means a service under which—instead of providing Investment Education or non-discretionary investment advice—we are responsible to decide investments for your Plan Account.

Managed-Account QDIA

Means a service that is a QDIA not as a Fund but because it is an investment-management service under which an investment manager uses generally accepted investment theories, and allocates the assets of an Individual's Plan Account to achieve varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed-income exposures, offered through Investment Alternatives available under the Plan, based on the Individual's age, target retirement date (which may be assumed as normal retirement age under the Plan), or life expectancy.

Owner

Means a person who or that owns a capital interest in Remotiv LLC.

Plan

Refers to a Retirement Plan, as explained below.

Plan Account

Refers to an individual account kept for a participant, beneficiary, or alternate payee under a Plan.

Portfolio Review

Means a written report that usually includes our asset-allocation recommendation and may include other investment advice about an Individual's Plan Account.

Qualified Default Investment Alternative or QDIA

Means an Investment Alternative (and a use of it) that meets the conditions 29 C.F.R. § 2550.404c-5 provides so that under ERISA § 404(c)(5) the Individual is treated as exercising control over the assets in the Individual's Plan Account for purposes of ERISA § 404(c).

Recordkeeper

Means the person that, whether as a Plan's administrator or as an investment or service provider, maintains records of Individuals' Plan Accounts, or of an IRA.

Registered Investment Adviser

Means a person (including a company, such as Remotiv LLC) when it is registered with the SEC (or with a State Securities Authority) under the Investment Advisers Act (or under a State's law regulating Investment Advisers).

Relationship Summary

Refers to a document we use to meet Investment Advisers Act rule 204-5, which sometimes might require us to deliver to a retail investor a document that follows Form ADV Part 3 (Form CRS).

Relevant Law

Includes Applicable Law and law that, even if it doesn't apply to us, is relevant for us to consider in offering or performing our services.

Responsible Plan Fiduciary

Has the meaning given by 29 C.F.R. § 2550.408b-2.

Retirement Plan

Refers to a retirement plan (including a money-purchase, profit-sharing, 401(k), 403(b), or 457(b) plan), deferred compensation plan, or another arrangement for retirement savings (even if it's not legally a plan).

SEC

Refers to the Securities and Exchange Commission, an authority of the United States government.

Stable-Value Account

Means, even if it isn't a Fund, a bank's or insurance company's guaranteed interest contract; an insurance company's fixed annuity contract, or a credited-interest account of a variable annuity contract; another contract or arrangement that involves credited interest or a bank's or insurer's guarantee against loss; or a collective investment trust fund that invests in those or similar contracts or arrangements.

State Securities Authority

Refers to a State government's official that regulates some Investment Advisers not registered with the SEC. We have filed a notice with many States; but we're registered with the SEC.

Supervised Person

Means our Owner or employee, including a leased employee.

Supplement

Refers to a part of our Brochure that describes some educational background and business experience of the people who manage us.

Target-date Fund

Means an Investment Alternative of the kind 29 C.F.R. § 2550.404c-5 describes as “[a]n investment fund product or model portfolio that applies generally accepted investment theories, is diversified so as to minimize the risk of large losses[,] and that is designed to provide varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed-income exposures based on the [individual’s] age, target retirement date (such as normal retirement age under the plan) or life expectancy.”

We, our, us

Refer to Remotiv LLC.

You, your

Refer to an Individual who can decide the amount of one's contribution, or how to direct investment, under a Retirement Plan that gets our service.

21. Brochure Supplement

This Supplement provides information about some of our people. It supplements the rest of our Brochure. Please email or telephone us if you have questions about the contents of this Supplement.

Although the SEC's instructions might not require us to furnish information on a person who has no direct contact with you, we furnish information on our people involved in forming the investment-advice models we use for our services.

Each person described in this Supplement has his business address with us at our principal office. Its address and telephone numbers are shown on the first page.

Additional information about us also is available on the Internet at www.adviserinfo.sec.gov.

Date of this Supplement: March 27, 2024

To get our Brochure (including this Supplement), Relationship Summary, Code of Ethics, privacy notice, website agreement, or another document, visit our website at www.Remotiv.com/disclosures, email us at info@Remotiv.com, telephone us at either number shown on our Brochure's first page, or send your request to us at the address shown on our Brochure's first page.

Our Supplement follows the order of items in Form ADV's Part 2B. The information above on this page follows Part 2B's item 1, and the subitems below follow Part 2B's items 2 through 7.

21.A Education and business experience

We show each person's name, year of birth, formal education after high school, and business background for the past five years.

Robert Louis (Bobby) Dughi

Remotiv	Chief Executive Officer	2019-
Remotiv	Vice-president and preceding positions	2006-2019
Ithaca College (MS)		2009
Ithaca College (BS)		2005
Year of birth		1981

Stephen Earl (Steve) Maschino

Remotiv	President	2006-
Ohio State University (attended)		1975-1979
Year of birth		1957

Tullius Cicero (Lee) Tupper

Remotiv	Chief Technology Officer	2008-
University of Georgia (BS)		1998
Year of birth		1975

Remotiv was previously known as Financial Soundings.

21.B No disciplinary information

There is no legal or disciplinary event that is material to your evaluation of any Supervised Person named in this Supplement.

21.C No other business activities

Each Supervised Person named in this Supplement is not engaged in any other investment-related business, and is not engaged in any a business that calls for disclosure under this item.

21.D Additional compensation

We don't allow a Supervised Person to accept an economic benefit for providing our advice from a person other than us. Each of our Supervised Persons doesn't get compensation, based even in part, on an amount or number of sales or referrals.

21.E Supervision

We supervise our Supervised Persons according to our compliance procedures.

Because our investment advice is derived using facts, data, formulas, and software we get from unaffiliated suppliers, none of our people as an individual forms the advice we provide. Rather, our active Owners approve our arrangements with suppliers and form the computer models that provide our advice. Because we present our advice as reports from computer models, we monitor the investment advice we provide only to seek reasonable assurance that no Supervised Person made any written or oral statement other than as stated by a computer-generated report.

Bobby Dughi, our chief compliance officer, supervises himself, each person named in this Supplement, and every Supervised Person. Bobby's telephone number is 678-393-8222.

21.F Requirements for State-registered Advisers

Because we're registered with the SEC, this item doesn't apply to us.