

Retire Sound Inc. d/b/a Addition Wealth ("Addition Wealth")
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
April 3, 2024

Item 1. <u>Introduction</u>	<p>Addition Wealth 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.</p>
Item 2. <u>Relationships and Services</u>	<p>What investment services and advice can you provide me?</p> <p>We offer investment advisory services to retail investors (referred to as “Users”) through a financial wellness platform that includes, among other features, financial calculators, educational resources and the ability to schedule consultations with unaffiliated Investment Advisers. Addition Wealth’s advisory activity is focused on screening, recommending and then referring Users to unaffiliated Investment Advisers who participate on Addition Wealth’s platform. Addition Wealth then monitors the advice that those investment advisers provide to Users . The investment advice provided by Investment Advisers participating on the platform is aimed at being holistic, broadly covering a User’s financial wellness needs and informed by the information shared by a User during the consultation.</p> <p>Monitoring</p> <p>We do not manage any assets or provide monitoring or review of any investment accounts. Addition Wealth monitors the advice that the unaffiliated Investment Advisers provide to Users.</p> <p>Investment Authority</p> <p>We do not manage any assets and, therefore, we do not exercise any investment authority.</p> <p>Limited Investment Offering</p> <p>Our services include financial wellness resources and education. Addition Wealth does not manage your assets in any discretionary or non-discretionary capacity and as such you are solely responsible for acting upon, or not acting upon, the investment advice provided to you by participating Investment Advisers.</p> <p>Account Minimums and Other Requirements</p> <p>There is no fee or minimum level of wealth required to use our platform.</p> <p>Additional information about our services can be found on Part 2A of our Form ADV, which is available here.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none">● 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?
Item 3.A <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<p>What fees will I pay?</p> <p>Addition Wealth does not directly bill you (User) for consultations with participating Investment Advisers. Rather, Addition Wealth is compensated by your employer for access to Addition Wealth’s platform. Your employer pays either a fee based on an annual contract or a subscription based monthly fee for each eligible employee. Both the annual and monthly subscription fee may vary from one employer to another. As part of either the annual or monthly subscription contract, employers provide their employees (you) with access to consultations with participating Investment Advisers. Participating Investment Advisers are compensated based on an hourly rate and are only compensated at the conclusion of a User consultation. Participating Investment Advisers are compensated directly by Addition Wealth and not by you or your employer. Addition Wealth’s compensation is exclusive of additional fees and expenses which you may separately incur for external providers such as investment funds, custodians, including, but not limited to, brokerage commissions, transactions costs, clearing fees and other administrative fees and costs. Additional information about our fees are included in Item 5 of Part 2A of Form ADV, available here.</p>

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	<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.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">● 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?
Item 3.B <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<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> <p>When we act as your investment adviser, we have to act in your best interest and put your interest ahead of ours. 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. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none">● Our firm only makes money from either the annual or monthly subscription contract fee that your employer pays us for offering you access to our financial wellness platform. We do not provide any other services or have other sources of revenue. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">● How might your conflicts of interest affect me, and how will you address them? <p>Additional information about conflicts of interest between us and our clients can be found on Part 2A of our Form ADV, which is available here.</p> <p>How do your financial professionals make money? Participating Investment Advisers are compensated based on an hourly rate and are compensated on either a bi-weekly or monthly basis. Hourly rates vary depending on negotiated rates with each financial professional. Participating Investment Advisers are not compensated based on the value of your advisable assets and are not compensated for the sale of any other products or services.</p>
Item 4. <u>Disciplinary History</u>	<p>Do you or your financial professionals have legal or disciplinary history? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">● As a financial professional, do you have any disciplinary history? For what type of conduct?
Item 5. <u>Additional Information</u>	<p>Additional information about our services can be found here. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact our Chief Compliance Officer at (917) 426-6771.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">● 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?

Exhibit A: Material Changes to Client Relationship Summary

- Item 5 has been amended to include a new primary contact number for Addition Wealth's Chief Compliance Officer.