

## Form CRS - Client Relationship Summary

April 8, 2024

FutureMoney RIA, LLC

---

### Item 1: Introduction

FutureMoney RIA, LLC ("FutureMoney RIA", "we", "our", "us" or "Firm") is a registered investment adviser with the U.S. Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. 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 investment advisers, broker-dealers and investing. This Form CRS provides information applicable to retail investors. If you are not a retail investor and would like additional information regarding the services we provide, please contact us at [support@futuremoney.co](mailto:support@futuremoney.co)

### Item 2: Relationships and Services

#### ***What investment services and advice can you provide me?***

FutureMoney RIA only offers investment services and advice to retail investors. As part of such services, we offer you the ability to invest in the following types of investment accounts:

1. Taxable investment accounts ("General Investing")
2. Roth Individual Retirement Accounts ("Roth IRA")
3. Traditional Individual Retirement Accounts ("Traditional IRA")
4. 529 education savings plan ("529 Plan")
5. Tax-advantaged investing for the benefit of minors ("Junior Roth IRA™")

Our investment advisory services are discretionary, which means that we will buy and sell securities in your account on your behalf without your prior approval. We monitor client accounts on a weekly basis for rebalancing. There is a minimum deposit amount of \$1, and higher minimums apply for certain account types to be invested. This is a brief summary of our services. Additional information is available in our Form ADV Part 2A Appendix 1 ("Wrap Fee Program Brochure").

#### **CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL**

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: Fees, Conflicts, and Standard of Conduct

#### ***What fees will I pay?***

We do not charge transaction-based or custody fees. Our clients pay a Wrap Fee structured as either:

- a) Subscription Fee of \$48 billed annually where Total Account Balance is less than \$20,000.
- b) Management Fee of 0.25% where Total Account Balance exceeds \$20,000.

The Subscription Fee is charged by Future Money Inc. to the client's bank account on file. An Advisory Fee of \$1 is paid by Future Money Inc. to FutureMoney RIA, LLC out of the Subscription Fee. The Management Fee is deducted by FutureMoney RIA from assets in the investment account(s) monthly.

As a general matter, the more money you invest with us the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. 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. Clients should be aware that our offering is designed for individuals who make frequent recurring investments. The Fee Schedule is not appropriate for individuals looking to make few or infrequent small-dollar investments. Depending on your situation, our fees may be higher than typical asset-based advisory fees because they bundle multiple costs, and may be higher than those of advisors who provide the same or similar services.

Neither the Firm nor its employees accept compensation, including sales charges or service fees, from any person for the sale of securities or other investment products. Clients should be aware that their portfolios may be constructed with ETFs and/or mutual funds that negatively impact client performance, even though we do not participate in earning any revenue from those inherent costs.

**CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL**

If I give \$100 to invest, how much goes 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?  
How might your conflicts of interest affect me, and how will you address them?

**Standard of Conduct**

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

Conflicts of Interest:

**Asset-Based Fee**

An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you pay in fees; therefore, we have an incentive to encourage you to increase assets in your account.

**Participation or Interest in Client Transactions and Personal Trading**

Employees may transact in securities that are recommended to Future Money RIA's clients. For additional information regarding our conflicts, please see Item 9 of our Wrap Fee Program Brochure.

**CONVERSATION STARTERS. 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?"

All employees are paid base salary and discretionary bonus. Certain employees may also receive incentive compensation. Employees are not compensated for gathering assets, product sales, sales commissions, or revenue that we or our affiliates receive. No compensation to employees is based on the performance or selection of specific securities. For additional information regarding conflicts, see Item 4 of Wrap Fee Program Brochure.

**Item 4: Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** No. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

**CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL**

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

**Item 5: Additional Information**

For additional information regarding our investment advisory services, fees and conflicts, please see our Wrap Fee Program Brochure, or visit the website at [futuremoney.co](https://futuremoney.co). You can also email us at [support@futuremoney.co](mailto:support@futuremoney.co) with questions or to request an updated version of this document.

**CONVERSATION STARTERS. 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?"