

LTIM, LLC

D/B/A MagnifyMoney Advisor

1415 Vantage Park Drive

Suite 700

Charlotte, NC 28203

(704) 943-8890

Email: advisoryinfo@magnifymoney.com

www.magnifymoney.com

Form ADV Part 2A – Firm Brochure

August 5, 2021

This Brochure provides information about the qualifications and business practices of LTIM, LLC (“LTIM” or “the Firm”). If you have any additional questions about the contents of this Brochure, please contact us at (704) 943-8890 or advisoryinfo@magnifymoney.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority. The Firm is a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training. Additional information about LTIM, LLC is available on the SEC’s website at <http://www.adviserinfo.sec.gov>.

Free and simple tools are available to you to review LTIM, LLC and its financial professionals at Investor.gov/CRS, which also provides free educational materials about broker-dealers, investment advisers, and investing.

Item 2. Material Changes

Since we filed our initial Brochure on March 29, 2021, we have updated our discussion of services and the due diligence we perform on registered investment manager as discussed in Item 4 and Item 8.

Item 3. Table of Contents

Item 1.	Cover Page	1
Item 2.	Material Changes	2
Item 3.	Table of Contents	3
Item 4.	Advisory Business	4
Item 5.	Fees and Compensation	5
Item 6.	Performance-Based Fees and Side-By-Side Management.....	5
Item 7.	Types of Clients	5
Item 8.	Methods of Analysis, Investment Strategies and Risk of Loss	6
Item 9.	Disciplinary Information	8
Item 10.	Other Financial Industry Activities and Affiliations	8
Item 11.	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	8
Item 12.	Brokerage Practices	9
Item 13.	Review of Accounts	9
Item 14.	Client Referrals and Other Compensation	9
Item 15.	Custody	9
Item 16.	Investment Discretion	9
Item 17.	Voting Client Securities	9
Item 18.	Financial Information	9

Item 4. Advisory Business

LTIM, LLC (“LTIM” or “Firm”) is a Delaware limited liability company that was formed in 2020 with its principal place of business in Charlotte, NC. LTIM is an indirect wholly owned subsidiary of LendingTree, LLC (NASDAQ: TREE).

LTIM’s advisory service is limited to recommending to users unaffiliated, third party, investment managers that LTIM believes can assist users in accomplishing their investment objectives. LTIM’s advisory service is provided through a “Matching Program” that matches a user with a list of unaffiliated, third party, investment managers who have agreed to participate in LTIM’s Matching Program (each a “Manager”). LTIM’s Matching Program is accessed through dedicated pages (“LTIM Portal”) within LendingTree’s MagnifyMoney website. MagnifyMoney is an online platform maintained by LendingTree, LLC that provides a suite of free, informative financial resources to help individuals, including high net worth individuals, navigate many of the individual offerings that exist in the financial marketplace today.

When visitors to MagnifyMoney navigate to the LTIM Portal, they can proceed by answering a series of questions (“Questionnaire”). Based on a user’s responses (each a “Client”), a unique profile is created (“User Profile”) that provides LTIM with a basic understanding of a Client’s investment objective based on the Client’s financial situation and primary financial goal. The recommendation (or matching) of Managers to a Client occurs through LTIM’s proprietary, logic-based technology that, after first verifying certain Client information (each a “Verified Client”), evaluates a User Profile and shows on-screen a list of matched Managers that LTIM believes can assist the Client achieve their investment objective. Clients will be contacted by those Managers they have been matched with or, where desired, LTIM provides a “concierge service” where a LTIM representative can help facilitate connection by telephone or videoconference with matched Managers. When certain Client information can not be verified, the Client will not be shown a list of matched Managers. However, non-Verified Clients may be subsequently contacted by Managers who have indicated they will accept from LTIM a list of non-Verified Clients.

LTIM does not provide any ongoing or continuous advisory services and has no ongoing or future obligation to Clients once a Client has been referred to a Manager. LTIM only provides the advisory services described above and does not otherwise tailor its advisory services to any additional needs of a Client and does not recommend specific securities, strategies or programs offered by Managers. Managers do not have to meet

any specific investment performance or expertise related criteria or have any specific qualifications.

Item 5. Fees and Compensation

Clients do not enter into any agreement with LTIM and do not pay us any fees. LTIM's only compensation is received from Managers who, as a requirement of participating in our Matching Program, have agreed to pay us a fee for each referral whether or not a Client subsequently invests with a Manager ("Matching Fee"). The amount of the Matching Fee paid to us varies based on factors negotiated with each Manager and based on factors such as the level of contact we have with each Client and their potential account size. This creates a conflict of interest as LTIM has an incentive to match a Client with as many Managers as possible. However, this conflict of interest is mitigated by our policy that a Client can only be matched with a limited number of Managers. In addition, different Managers may pay LTIM different Matching Fees, which creates a conflict-of-interest as LTIM has an incentive to only match Clients with Managers paying LTIM the highest referral fees, rather than on Client's needs. This conflict is mitigated by LTIM's policy that requires periodic monitoring of which Managers have been matched with Clients. LTIM will also provide Clients a disclosure statement that describes the terms of the referral agreement between LTIM and Managers.

When a Client invests with a Manager, they will be charged investment advisory fees directly by each Manager. In addition, Clients will also pay other expenses associated with investing with a Manager. Clients should carefully review all fee and expense disclosures of each Manager.

Item 6. Performance-Based Fees and Side-By-Side Management

LTIM does not receive performance-based fees.

Item 7. Types of Clients

LTIM provides investment advisory services to individuals and high net worth individuals. Although LTIM has no minimum asset level threshold to access or use the online platform, Managers may have minimum threshold levels required to invest with the Manager.

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

In order for a Manager to be eligible for inclusion in our Matching Program, they must satisfy our initial due diligence, which only verifies they are registered with the Securities and Exchange Commission and have no material disciplinary disclosure items. Such information can be found at www.adviserinfo.sec.gov. In addition, LTIM will confirm the Manager provides advisory services to individuals. LTIM's ongoing due diligence of Managers is limited to periodic monitoring, usually on an annual basis, to verify Managers continue to be registered as investment advisers with the SEC and do not have any relevant disciplinary history. Registration with the SEC does not imply a certain level of skill or training.

Investment Risks

Investing involves risks, including the potential loss of the principal amount invested, which Clients should be prepared to bear. When a Manager is matched, the Client will be provided an electronic link where they can access each Manager's Form ADV Part 3 Client Relationship Summary, and Form ADV Part 2A Brochure. Clients should carefully read these documents prior to investing with a Manager as they contain important information including a discussion of the risks associated with investing with the Manager.

Other risks Clients should consider include:

Use of Third-Party Managers. LTIM will not have any control over, or responsibility to supervise, the investments that Managers make. When a Client invests with more than one Manager, it is important to understand that Managers will make investment decisions independently of each other and, at times, may hold economically offsetting positions. Gains achieved by one or more Managers may be offset by losses incurred by one or more other Managers. Certain Managers will be excluded from LTIM's list of Managers when a Client's stated investment amount is below a Manager's minimum for opening a new account.

No Predictive Value of Historical Returns. A Manager's past performance is no guarantee of future results. There is no assurance that any investment strategy will be successful.

Limited Available Information. LTIM will not have access to information about the underlying portfolio positions or investment methodologies of each Manager. Clients will

depend upon information as furnished by the Manager (in addition to custodians' account statements). Furthermore, the amount of information used by LTIM in recommending Managers is limited and may not be timely or complete. LTIM does not seek to assess or rank the investment performance of the Managers. As such, LTIM may recommend Managers that have underperformed the market or their peers.

Limited Selection of Managers. LTIM will provide only a limited subset of all available investment managers in the marketplace. There can be no assurance or guarantee that Managers will outperform other, similar investment managers that do not participate in our Matching Program.

Direct Investing may be Less Expensive. Clients meeting the eligibility conditions imposed by Managers, including minimum initial investments, could invest directly with the Managers. Such a direct investment might be subject to more favorable terms.

Limited Ongoing Oversight. Managers on the MagnifyMoney platform are monitored for ongoing platform participation only. The Firm monitors publicly available information to verify registration and review disciplinary disclosures as conditions of ongoing participation on MagnifyMoney. Changes identified in this process, including removal of Managers from MagnifyMoney, will not be proactively communicated to Clients and each Client is responsible for conducting ongoing due diligence for their selected Managers.

Natural Disasters, Epidemics, Pandemics and Terrorist Attacks. Areas in which LTIM and/or Managers have offices or otherwise do business are susceptible to natural disasters (e.g., fire, flood, earthquake, storm and hurricane) and epidemics, pandemics or other outbreaks of serious contagious diseases (e.g., COVID-19, influenza, MERS, etc.). The occurrence of a natural disaster, epidemic or pandemic could adversely affect and severely disrupt the business operations, economies and financial markets of many countries (even beyond the site of the natural disaster or epidemic) and could adversely affect the Firm's or individual Managers' investment programs and their ability to do business. In addition, terrorist attacks, or the fear of or the precautions taken in anticipation of such attacks, could, directly or indirectly, materially and adversely affect certain industries in which Managers invest, or could affect the areas in which the Firm or individual Managers have offices or do business. Other acts of war (e.g., war, invasion, acts of foreign enemies, hostilities and insurrection, regardless of whether war is declared) could also have a material adverse impact on the financial condition of industries or countries in which Managers invest.

Item 9. Disciplinary Information

Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of LTIM or the integrity of its management. Neither LTIM nor its management persons have any reportable events to disclose. Clients are encouraged to access www.adviserinfo.sec.gov where they can review information about each Manager and LTIM including, to the extent applicable, any relevant disciplinary history.

Item 10. Other Financial Industry Activities and Affiliations

An LTIM affiliate, LendingTree, LLC, is a web-based marketing lead generator and a licensed mortgage broker. LendingTree, LLC is an online loan marketplace for various financial borrowing needs including mortgages, auto loans, small business loans, personal loans, and more. LendingTree, LLC also offers comparison services for sourcing other products and services. All LTIM employees, except for its Chief Compliance Officer are also employees of LendingTree, LLC and have responsibilities to that entity.

Item 11. Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

LTIM has adopted a Code of Ethics pursuant to Rule 204A-1 under the Advisers Act. that describes LTIM's standard of business conduct and fiduciary duty to Clients. The Code of Ethics is designed to ensure that the activities and interests of its supervised persons will not interfere with making and implementing decisions in the best interest of Clients, while allowing supervised persons to invest for their own accounts. Supervised Persons may invest with the same investment managers that participate in our Matching Program. All supervised persons must acknowledge the terms of the Code of Ethics annually and as amended.

A copy of LTIM's Code of Ethics is available to Clients and prospective Clients upon request by contacting us by phone at (704) 943-8890 or by email at advisoryinfo@magnifymoney.com. LTIM also encourages Clients to review the code of ethics of each Manager they invest with.

Item 12. Brokerage Practices

LTIM does not make transactions on behalf of Clients or select or recommend broker dealers or custodians. LTIM does refer Managers who may be also be registered as a broker dealer or who may in turn recommend broker dealers or custodians in connection with the investment advisory services they provide to Clients. Clients should carefully review the brokerage and custodial practices and associated fees utilized by each Manager.

Item 13. Review of Accounts

LTIM does not manage assets on behalf of Clients and therefore does not have accounts to review.

Item 14. Client Referrals and Other Compensation

LTIM receives compensation as described in Item 5 from Managers for each referral. Each Client will receive a disclosure statement describing the significant terms of the agreement between LTIM and the Manager.

Item 15. Custody

LTIM does not have custody of Client assets as it does not accept, maintain, or have the authority to obtain possession of any Client assets.

Item 16. Investment Discretion

LTIM does not manage or exercise discretion over Client assets.

Item 17. Voting Client Securities

LTIM does not manage Client assets, does not accept proxy voting authority for any Client, and does not provide advice regarding proxy solicitations. LTIM does not participate in class actions on behalf of Clients. Clients are encouraged to understand each Managers proxy voting policies and procedures.

Item 18. Financial Information

LTIM is not required to provide any financial information.