

Item 1 – Cover Page

Let Bob, LLC

Form ADV Part 2 Brochure

This Brochure provides information about the qualifications and business practices of Let Bob, LLC. If you have any questions about the contents of this Brochure, please contact us at 205-281-4597. 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 Let Bob, LLC also is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Let Bob, LLC is 315789.

Let Bob, LLC is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training.

4220 Cahaba Heights Court, Suite 208

Birmingham, AL 35243

Phone: 205-281-4597

www.letbobtrade.com

August 2021

Item 2 – Material Changes

This is our initial filing with the SEC. In future filings, this section of the Brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website.

Pursuant to SEC Rules, we will ensure that you receive a summary of any materials changes to this Brochure and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes, as necessary.

Currently, our Brochure may be requested by contacting Mario Payne, CCO, at 205-281-4597 or mario@letbob.com. Additional information about Let Bob, LLC also is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Let Bob, LLC is 315789, free of charge.

Item 3 - Table of Contents

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

Item 4 - Advisory Business

Let Bob, LLC ("Let Bob", or "Advisor") is a registered investment advisory firm. The principal owner of Let Bob, LLC is Anthony Buchanan.

Types of Advisory Services

Let Bob renders discretionary investment advisory services on a discretionary basis, per the client's objectives. The Advisor's primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance.

Clients provide information to Let Bob including but not limited to assets, liabilities, income, expenses, goals, and investment objectives along with a questionnaire and or Client instructions regarding which stocks and or securities they would like Let Bob to manage for them. Let Bob provides "robo-advisory" services via an online interface. Let Bob uses AI algorithms to match Clients overall objectives based on the responses to the questionnaire and or Client instructions. This will help to determine when Clients should invest and the appropriate risk level for the Clients investment portfolio for today.

Clients may impose restrictions on investing in certain securities or types/classes of securities. However, if the restrictions prevent Let Bob from properly servicing the client account, or if the restrictions would require the Advisor to deviate from its standard suite of services, Let Bob reserves the right to end the relationship.

At no time will Let Bob, LLC accept or maintain custody of a client's funds or securities. Let Bob, LLC does not participate in wrap fee programs.

Our assets under management as of August 2021 are \$0.00.

Item 5 - Fees and Compensation

Fees

Let Bob charges a flat fee of \$2.00 per month for each stock or security the user allows Let Bob to trade for them. This charge is billed monthly in arrears. Fees for the initial month will be prorated based upon the number of calendar days in the calendar quarter that the Agreement goes into effect. Fees will be debited in accordance with the terms in the Advisory Agreement.

Fees are calculated on an incremental basis and are subject to change with 30 days written notice.

We maintain a limited Power of Attorney for all discretionary accounts for directing and or effecting investments on behalf of the managed account, for the direct payment of our fees and or the payment of commissions, custodial fees and or other charges incurred by your managed account.

Termination

The relationship may be terminated by either party upon 30 days written notice. Since fees are paid in arrears, no pro-ration of fees will occur upon termination of the agreement, however a final fee will be charged which will be prorated according to the number of days for which we provided our investment advisory services during the current month.

The section referred to as “Brokerage Practices” further describes the factors that we consider in selecting or recommending broker-dealers for transactions and determining the reasonableness of their compensation (e.g., commissions).

Client Responsibility for Third Party Fees

To the extent mutual funds are selected the annual advisory fee set forth above does not include the customary fees and expenses associated with investing in mutual funds or other costs of establishing and maintaining an account with mutual funds including Rule 12b-1 fees and expenses. In addition to the annual advisory fee each mutual fund in which your assets are invested will incur separate investment advisory fees and other expenses for which you will bear a proportionate share

Additional Fees and Expenses

Advisory fees payable to us do not include all the fees you will pay when we purchase or sell securities for your Account(s). The following list of fees or expenses are what you pay directly to third parties, whether a security is being purchased, sold or held in your Account(s) under our management. Fees charged are by the broker dealer / custodian.

We do not receive, directly or indirectly any of these fees charged to you. They are paid to your broker, custodian or the mutual fund or other investment you hold. The fees include:

- Brokerage commissions;
- Transaction fees;
- Exchange fees;
- SEC fees;
- Advisory fees and administrative fees charged by Mutual Funds (MF), Exchange Traded Funds (ETFs)
- Advisory fees charged by sub-advisers (if any are used for your account);
- Custodial Fees;
- Deferred sales charges (on MF or annuities);
- Odd-Lot differentials;
- Deferred sales charges (charged by MFs);
- Transfer taxes;
- Wire transfer and electronic fund processing fees;
- Commissions or mark-ups / mark-downs on security transactions;
- Among others that may be incurred.

Our fees do not include brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. You may incur certain charges imposed by custodians, brokers, third party investment and other third parties. You may also be charged custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus.

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

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 - Types of Clients

We provide our services to the following types of Clients:

- Individuals
- High net worth individuals

There is not an account minimum requirement. In addition, we reserve the right to refuse to accept proposed management responsibilities or to resign from the management of any individual account.

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

Analysis

Technical

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short- term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall. The Advisor uses Artificial ("AI") Technology based on Technical analysis.

Risk of Loss

All investments in securities include a risk of loss of your principal (invested amount) and any profits that have not been realized (the securities were not sold to "lock in" the profit). Stock markets, bond markets fluctuate substantially over time. In addition, as recent global and domestic economic events have indicated, performance of any investment is not guaranteed. Past performance is no guarantee of future results, and the volatilities of individual securities may be markedly higher or lower than in the past. As a result, there is a risk of loss of the assets we manage that may be out of our control. We will do our very best in the management of your assets; however, we cannot guarantee any level of performance or that you will not experience a loss of your account assets. Investing in securities involves risk of loss that clients should be prepared to bear.

General Risks

The following described risks can result in a loss to the overall value of your account:

Lack of Diversification: Portfolio investments can be concentrated, and diversification can be limited. There are no limits with respect to position sizes. Any assets or combination of assets that can be held in a securities account can be purchased or sold.

Cash and Cash Equivalents: A client accounts generally maintain significant cash positions from time-to-time. Clients will pay the Investment Management Fee based upon the net asset value of the Account, including cash and cash equivalents. The Account can also forego investment opportunities to hold cash positions if we consider it in the best interests of the Accounts.

Interest Rate Fluctuation: The prices of securities in which the Advisor invests are sensitive to interest rate fluctuations. Inflation causes the values of dollars to be worth less and reduce the future purchasing power of a client. Higher inflation also generally leads to higher interest rates which may cause the value of fixed-income securities to decline. While investments in stocks generally keep pace with inflation, variable and unpredictable inflation may cause the value of stocks to decline. Unexpected fluctuations in interest rates could cause the corresponding prices of the long and short portions of a position to move in directions which were not initially anticipated.

Market Risks: There are many underlying factors that may affect the price of a security, and that change in valuation can negatively, or positively, impact a client's portfolio. Some factors may include, but are not limited to market sentiment, macroeconomic changes, unexpected economic developments, technological changes, changes in demographics. There are risks are involved in trading and owning securities.

Advisory Risk: Despite best efforts, there is no guarantee that Let Bob's investment decisions will necessarily produce the intended results. Let Bob's ability to evaluate market behavior may prove to be incorrect, resulting in certain investment objectives not being achieved. Let Bob may also make future changes to the AI technology employed or change the approach to portfolio management, resulting in different outcomes than anticipated.

Technology Risk: It is possible that either Let Bob or its client's may experience power outages, computer equipment failure, loss of internet access, viruses, or other technological problems that prevent the client from accessing the service. These failures may delay or prevent Let Bob from executing the client's plan partially or fully. Let Bob is not responsible to any client for losses unless caused by Let Bob is breaching its fiduciary duty.

Our Investment Strategies

Investment strategies implemented may include long term purchases of securities held at least for one year and short-term purchases for securities sold within a year.

The Advisor may use any of the following:

- Equity securities
- Exchange-listed securities
- Options contracts

As financial markets and products evolve, we may invest in other instruments or securities, whether currently existing or developed in the future, when consistent with client guidelines, objectives and policies.

Item 9 - Disciplinary Information

We do not have any legal, financial or other “disciplinary” item(s) to report to you. We are obligated to disclose any disciplinary event that would be material to you when evaluating us to initiate a Client / Adviser relationship, or to continue a Client /Adviser relationship with us.

Item 10 - Other Financial Industry Activities and Affiliations

Investment Adviser

Planning Solutions International, LLC dba MJP Financial: The Investment Advisory Representatives of Let Bob are also Investment Advisory Representatives of Planning Solutions International, LLC dba MJP Financial (“MJP Financial”). Let Bob LLC is affiliated with MJP Financial” through common ownership and control. MJP Financial is registered as an investment advisor with the SEC and various state jurisdictions. Mario Payne is the Owner of MJP Financial and provides investment advisory services through MJP Financial, a traditional investment advisor.

Insurance Agent

Mario J. Payne is also licensed as an independent insurance professional. As an independent insurance professional, Mr. Payne will earn commission-based compensation for selling insurance products, including insurance products sold to you. Insurance commissions earned by Mr. Payne are separate and in addition to our advisory fees. This practice presents a conflict of interest because when providing investment advice on behalf of the Advisor, Mr. Payne has an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through Mr. Payne.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We have adopted a Code of Ethics for all supervised persons of the Advisor describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Let Bob must follow and acknowledge the terms of the Code of Ethics annually, or as amended.

Investing in the same securities recommended to clients

Let Bob and/or its investment advisory representatives may from time-to-time purchase or sell products that they may recommend to clients. Let Bob and/or its investment advisory representatives have a fiduciary duty to put the interests of their clients ahead of their own. Let Bob requires that its investment advisory representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

Prohibition on Use of Insider Information

We have also adopted policies and procedures to prevent the misuse of “insider” information (material, non-public information). A copy of such policies and procedures is available to any person upon request.

You may request a complete copy of our Code, free of charge, by contacting us at the address, telephone or email on the cover page of this Part 2.

Item 12 - Brokerage Practices

Brokerage Selection

Factors considered in selecting or recommending broker-dealers.

Let Bob has discretionary authority to select the broker or dealer for custodial and execution services. Let Bob will choose the broker or dealer to be used based on execution and custodial services offered, cost, quality of service and industry reputation. Let Bob will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both Client and Let Bob.

We recommend that our clients use Tradier Brokerage ("Tradier"), a FINRA-registered broker-dealer as the qualified custodian. We are independently owned and operated and not affiliated with Tradier. Tradier is an online fully disclosed introducing brokerage firm that offers self-directed brokerage services to retail investors. We offer customers the ability to buy and sell equities, options, ETF's and other brokerage products in an individual, joint, IRA or Entity accounts with cash, margin and/or options. While we recommend that you use Tradier as a custodian/broker, you will decide whether to do so and open your account with Tradier by entering into an account agreement directly with them. We do not open the account for you.

Research Services/Soft Dollars

Let Bob does not receive research or other products or services other than execution from a broker-dealer or third party because of client securities transactions.

Brokerage for Client Referrals

Let Bob does not receive client referrals from any broker-dealer or third party because of the Advisor selecting or recommending that broker-dealer to clients.

Item 13 - Review of Accounts

Let Bob's methodology involves the continuous review of clients' accounts. The accounts are checked for their intended risk level and rebalanced on an ongoing basis, as stated in the clients' instructions to Advisor. Client accounts undergo a general review at least quarterly Mario Payne, CCO.

Let Bob clients have continuous access to their account summaries and information whenever they login to the Let Bob App. The system provides clients information regarding the client's portfolio, including portfolio performance, asset allocation, and key statistics, among other information.

The clients will receive monthly and/or quarterly reports from the custodian detailing their individual assets and all activity in the client's account.

Item 14 - Client Referrals and Other Compensation

Let Bob does not participate in client referrals.

Item 15 - Custody

Let Bob does not have physical custody of client assets for our advisory clients, however, since we have the ability to debit advisory fees from Clients' accounts, the Advisor is considered to have custody in a limited capacity. Again, this custody is due solely to the direct withdrawal of fees and does not entail all of the same legal and regulatory requirements as an investment adviser with physical custody of Clients' assets, monies, or securities. Therefore, each client must select a custodian and will be required to pay custodian fees. Also, clients will incur brokerage and other transaction costs in the course of our management of their accounts.

Item 16 - Investment Discretion

Let Bob generally has discretion over the selection and number of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority and as communicated to Advisor via the Let Bob app. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives and risk profile for the particular client account.

We maintain a limited Power of Attorney for all discretionary accounts for directing and or effecting investments on behalf of the managed account, for the direct payment of our fees and or the payment of commissions, custodial fees and or other charges incurred by your managed account. Let Bob will manage the account using AI technology for each of Let Bob's clients. Let Bob's AI algorithms will monitor client's account on an ongoing basis and provide the client with regular updates, once released.

Item 17 - Voting Client Securities

Let Bob does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

Item 18 - Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Let Bob's financial condition. Let Bob has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy

proceeding. In addition, we do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

Business Continuity Plan

We have a Business Continuity Plan that addresses how the Advisor will respond to events that may disrupt its business. If the main telephone line is inactive, please email mario@letbob.com or call 904-733-5321. If the emergency line is down, please contact your custodian. We will resume operations as quickly as possible (preferably within twenty-four hours) depending on the severity of the business disruption. Our Business Continuity Plan covers data backup and recovery, mission critical systems financial and operational assessments, alternative communications, alternate business locations, regulatory reporting and the assurance of prompt access to funds and securities for our customers. Additional details regarding the firm's Business Continuity Plan are available upon request.

Privacy Notice To Customers

We do not disclose nonpublic personal information about our individual clients or former clients except as permitted by law. We restrict access to nonpublic personal information about you (that we may obtain from your account and your transactions) to those employees who need to know that information to provide products or services to you or to alert you to new, enhanced or improved products or services we provide. We maintain physical, electronic and procedural safeguards that comply with federal standards to safeguard your nonpublic personal information.