



Disclosure Brochure

(Form ADV, Part 2A)

Finsie Finance, LLC

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www.finsie.com

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Item 1 – Cover Page

This Disclosure Brochure provides information about the qualifications and business practices of Finsie Finance, LLC (“Finsie”). If you have any questions about the contents of this brochure, please contact us at 650-262-1863 or Legal@Finsie.com. 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.

Finsie has applied for registration with the United States Securities and Exchange Commission (“SEC”) as a registered investment adviser (registration pending). Registration as an investment adviser does not imply any level of skill or training.

Additional information about Finsie is also available on the SEC’s [Investment Adviser Public Disclosure website](#) by conducting a Firm search using our CRD No. 313047.

Item 2 – Material Changes

We initially provide you with a copy of our Disclosure Brochure when we enter into an agreement with you. On an annual basis, we will provide you with a Summary of Material Changes within 120 days of our fiscal year end. In the alternative, we may choose to provide you with a complete copy of our brochure.

As this is our initial brochure, we have no material changes to report.

You may obtain a current copy of our Disclosure Brochure from our [website](#), or from the SEC's [Investment Adviser Public Disclosure website](#) by conducting a Firm search using our CRD No. 313047.

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Item 4 – Advisory Business

Finsie Finance, LLC (“Finsie”) is a Delaware corporation established in February 2021. Finsie has applied for registration with the United States Securities and Exchange Commission (“SEC”) as a registered investment adviser (registration pending).

Finsie is wholly-owned by Finsie, Co, a Delaware corporation formed in July 2020. Matthew D. Stewart, holding more than a 25% ownership interest in Finsie, Co, is an indirect owner of Finsie.

We are a financial technology company designed to help you find and retain a financial adviser appropriate to your needs. You can use our free web-based tools to identify your needs, and filter the list of available financial advisers to find those who provide the services you need.

Our services are limited to directing you to financial advisers. You are responsible for performing your own research on the qualifications and backgrounds of the financial advisers and making the final selection. We recommend that you review the disclosure documents for each adviser available on our website (e.g., Form ADV Parts 2A and 2B, Form CRS, etc.) and perform a background check on any firm or individual you are considering by using the SEC’s [Investment Adviser Public Disclosure website](#).

We do not provide any review of the ongoing performance of any financial adviser, participate in the delivery of services to you, or provide advice regarding specific investments.

Our services are provided solely online through our interactive website. Other than providing technical support on the use of our website, we do not provide any in-person or telephone consultations with users.

We do not manage any assets on either a discretionary or non-discretionary basis.

Item 5 – Fees and Compensation

Our service is free to users. We are compensated by financial advisers for the referral of clients. When you are matched with a financial adviser through our website, we

receive 30% of the advisory fees that you pay to the financial adviser for a period of one year from the date of your engagement with the financial adviser. Per our terms and conditions, financial advisers may only charge you their standard fee for services, and may not charge a higher fee than non-referred clients would be charged.

The fees and billing practices for each financial adviser are more specifically described in their respective disclosure documents. You may incur certain charges imposed by custodians, broker-dealers, and other third parties, such as transfer or wire fees, deferred sales charges, other fees and taxes.

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

Because we do not manage assets, we do not charge any performance-based fees or perform any side-by-side management of accounts.

Item 7 – Types of Clients

Our service is available to individuals, including high net worth individuals. We do not impose any minimum level of wealth or account size to use our service.

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

Because we do not manage assets, we do not perform any analysis of investments or investment strategies.

You should be aware that all investments involve risk that you should be prepared to bear. Past performance does not guarantee future results. We encourage you to review your financial adviser's disclosure documents carefully for information regarding specific risks associated with the financial adviser's investment strategies.

Item 9 – Disciplinary Information

Finsie and its associated persons do not have any criminal or civil actions, administrative proceedings, or self-regulatory organization proceedings to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

Finsie and its associated persons are not registered and do not have pending applications to register as a broker-dealer, a broker-dealer representative, a futures commission merchant, a commodity pool operator, a commodity trading advisor, or an associated person of any of the foregoing entities.

Because we receive compensation for referring you to a financial adviser, there is a conflict of interest for us to recommend a specific investment adviser. However, we mitigate this conflict of interest by providing you with the tools to make a fair and fully-informed decision about choosing your financial adviser. Our compensation is the same regardless of which financial adviser you choose, and you are always free to choose and adviser from another source.

Finsie and its associated persons do not engage in any other business activities that present a material conflict of interest to our clients.

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

We have adopted a code of ethics pursuant to Rule 204A-1 that establishes standards of conduct for our firm and our associated persons. This code of ethics covers topics such as personal trading policies, insider trading, and conflicts of interest. You may obtain a copy of our code of ethics by contacting us using the contact information shown on the cover page.

We do not recommend securities to clients, or execute transactions for client accounts.

Item 12 – Brokerage Practices

We do not execute transactions in client accounts, or recommend broker-dealers to you. We do not receive any soft dollar benefits. Please refer to your financial adviser's disclosure brochure for more information on their brokerage practices.

Item 13 – Review of Accounts

We do not review or monitor your account or the performance of the financial advisers.

Item 14 – Client Referrals and Other Compensation

Other than the compensation from your financial adviser described in Item 5 above, we do not receive any economic benefit directly or indirectly from any third party for advice you receive. We do not compensate any other party for referring clients to us.

Item 15 – Custody

We do not have custody of any client assets at any time. Please review your financial adviser's disclosure brochure regarding its policies regarding custody.

Item 16 – Investment Discretion

We do not have discretion over client accounts at any time.

Item 17 – Voting Client Securities

We do not accept voting authority for client securities, and we do not participate in class actions on behalf of users. Please refer to your financial adviser's disclosure brochure regarding policies on proxy voting and class actions.

Item 18 – Financial Information

We do not charge you a fee to use our services. Therefore, we are not required to provide a balance sheet in this disclosure brochure.

Finsie and its management personnel have not filed for bankruptcy, and do not have any financial condition that is likely to reasonably impair our ability to provide the services outlined in this disclosure brochure.