

FLIT Invest LLC
June 30, 2022
Client Relationship Summary ("Form CRS")

FLIT Invest LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Our advisory services are provided through an automated digital investment advisory service often referred to as "robo-advisory services".

Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer portfolio management services to retail investors through our interactive platform. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/318611>. There are inherent limitations with robo advice and on our selection methodology as the suitability factors evaluated by the FLIT Invest algorithms do not comprehensively address all relevant considerations when making investment suitability determinations. FLIT Invest does not provide financial or tax planning. Our portfolio management services are provided through our interactive mobile application.

Account Monitoring: As an Internet-only advisor, the algorithms within the app monitor your accounts continuously to ensure that allocations are within the recommended model based on the information you provided regarding your personal and financial circumstances. You may review and update your financial information through the app at any time. We require that you keep the information in the system regarding your personal and financial situation up to date to your portfolio recommendations can change as your personal circumstances evolve.

We review the algorithms in our platform at least quarterly and will make changes in our models as dictated by market conditions and other factors. If we make changes in the algorithms that would result in a change in recommendations made to you by the platform based on your specific circumstances, your account will be updated based on the new recommendations.

Investment Authority: Investment accounts are managed exclusively through our online platform on a **discretionary** basis whereby decisions related to the investments to buy or sell for your account will be based on the information you provided regarding your financial condition, risk tolerance, investment objectives and other factors.

Limited Investment Offerings: The models in our online platform include exchange-traded funds ("ETFs") and mutual funds. We do not offer proprietary investment products created by us nor do we participate in new issues.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. We only allow individual taxable accounts at this time. We plan to add other account types in the future.

Key Questions to Ask Your Financial Professional

- **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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/318611>

Subscription Fees are assessed as follows and deducted monthly from your funding account via ACH transfer:

- FLIT Invest Personal: \$5 monthly Subscription Fee

- FLIT Invest Youth: \$2 monthly Subscription Fee for users under the age of 21 or students currently enrolled in accredited U.S. colleges
- Promotional Pricing or Customer Subscriptions

Examples of the most common fees and costs applicable to our clients are custodian fees, fees related to mutual funds and exchange-traded funds and other product-level fees associated with your investments. In some cases, such as employees or family members, our fees are negotiable. You do not pay transaction costs or commissions on the trades we place for 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.

Key Questions to Ask Your Financial Professional

- **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?**

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?

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.

Our fees are based on your continued use of our services and the quality of the recommendations we make. Conflicts exist since we may need to provide more frequent rebalances and changes to our models than you would otherwise require in order to retain your interest and engagement with our online investment management services. We also have an incentive to grow your account as much as possible which could cause us to take overly aggressive positions. This increases your risk. At all times, we endeavor to buy and sell securities that are within your investment objectives and the selected model portfolio. Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/318611> to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?

The financial professionals who build our algorithms and model portfolios are compensated by salary, which is based on the profitability of our firm.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose. Visit www.Investor.gov/SEC for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 631-974-6035 or visit <https://adviserinfo.sec.gov/firm/brochure/318611>

Key Questions to 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?**