



Investore, Inc. September 1, 2020
Form Customer Relationship Summary

Item 1. Introduction

Investore, Inc. (“Investore”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors through an automated electronic platform (the “Platform”). When joining the Platform you complete a risk questionnaire. We determine which model portfolios created by the Platform’s professionals best reflect your responses to the risk questionnaire. These portfolios have a stated investment objective, and are presented to you based on a number of characteristics such as popularity on the Platform or past performance. You then choose which portfolio(s) you’d like to invest in to meet your investment needs.

- **Monitoring:** We regularly monitor your account or portfolios solely for rebalancing purposes to ensure your holdings reflect the current portfolio positions.
- **Investment Authority:** We do not accept discretionary authority to manage securities accounts on your behalf. You will select a portfolio(s) from the Platform and will authorize us to maintain the composition of the selected portfolios and trade for your account if necessary and when authorized by you.
- **Limited Investment Offerings:** The Platform portfolios only consist of exchange traded funds (“ETFs”). We do not provide or offer any financial planning, retirement or tax advice.
- **Account Minimums and Other Requirements:** We do not have an account minimum. Additionally, once a client you must subscribe and pay a monthly subscription fee to us regardless of whether or not you invest money in a portfolio.

Additional Information: For more detailed information about our investment advisory business please refer to our Form ADV Part 2A (“Disclosure Brochure”), at <https://adviserinfo.sec.gov/> or at <https://www.investore.io/>.

Ask your financial professional:

- ✓ Given my financial situation, should I choose and 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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

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.

We will provide investment advisory services to you for a subscription fee based on the total amount in your account. The current subscription fee schedule can be found in our Disclosure Brochure. This fee includes access to the professional portfolios, although some portfolios might have an additional fee that will be disclosed. A portfolio trade is the purchase or sale of an investment in a portfolio. The rebalancing of trades is also included in your subscription fee. We will ensure your account reflects the weightings of the selected portfolio, or portfolios, by rebalancing your account if necessary and when authorized by you. Other fees such as clearing charges and reporting services are included within the subscription fee.

Since the portfolios are made up exclusively of ETFs and ETFs charge management and administration fees, you will also indirectly be paying these fees.



Additional Information: For more detailed information about our fees please refer to our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/> or at <https://www.investore.io/>.

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.

- We make money by having more investors subscribed to our investment advisory service so we have an incentive to sign-up additional people to the service.
- The professionals who create the Platform's portfolios may personally hold interests in the same portfolio securities they recommend to our clients.
- We have an incentive to favor our own portfolios but this incentive is diminished through the automated nature of the risk questionnaire, our disclosure of the performance of the portfolios and the ability for you to select your own portfolio.

Additional Information: For more detailed information about our conflicts of interest please refer to our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/> <https://www.investore.io/>.

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?

Our employees receive a base salary and may receive a discretionary bonus (cash and non-cash benefits) linked to the revenue and growth of the company. External contractors are paid an hourly rate. Certain Portfolio professionals are compensated by Investore for the use of their portfolios, compensation may vary.

Item 4. Disciplinary History

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

No. Neither our firm nor our financial professionals have any legal, financial or other disciplinary items or history. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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 about our services, please visit <http://www.investore.io> or reference our Disclosure Brochure available at <https://adviserinfo.sec.gov/>. If you would like additional, up-to-date information or a copy of this disclosure, please call 212-904-0003 or send an email to help@investore.io.

Ask your financial professional:

- ✓ Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?