

SmartAsset Advisors LLC (“SmartAsset”)
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
03/21/2024

<p>Item 1. <u>Introduction</u></p>	<p>SmartAsset Advisors LLC (“SmartAsset”) is registered with the 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.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, through an interactive, online matching platform that matches investors with third party advisers registered or chartered as fiduciaries with a regulatory body in the United States (“Adviser”). Our investment advisory services are limited to making referrals to other Advisers through our matching platform.</p> <p>Monitoring We do not manage any assets or provide monitoring or review of any investment accounts.</p> <p>Investment Authority We do not manage any assets. Therefore, we do not exercise any investment authority.</p> <p>Limited Investment Offering Our investment advisory services are limited to making referrals to other Advisers through our matching platform.</p> <p>Account Minimums and Other Requirements There is no fee or minimum level of wealth required to use our platform.</p> <p>Additional information about SmartAsset services including responses to the conversation starters are available on Part 2 of our Form ADV, which is available here.</p> <p>Conversation Starters. Questions to consider. Given my financial situation, should I choose an investment advisory service? Why or why not?</p> <ul style="list-style-type: none">• How will you choose Advisers to recommend to me?• What is the relevant experience of the Advisers that you recommend, including licenses, education and other qualifications? What do these qualifications mean?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>What fees will I pay? In consideration for our services and once a user of our website (“User”) is verified, we will receive a referral fee from the Advisers to whom the User was matched based on our Terms and Conditions agreement between SmartAsset and the Adviser. The amount of the referral fees is determined between each Adviser and SmartAsset. In some cases, the referral fees, are flat fees and tiered based on the User’s reported assets, are paid by the Advisers per referral, whether or not the User engages any Adviser to whom the User was referred. In some cases, SmartAsset will receive a portion of the ongoing Adviser management fee (which might be an assets under management fee or might be another type of revenue-sharing arrangement). In some cases, SmartAsset receives fees on a subscription basis as part of our Adviser Marketing Platform. However, no portion of the referral fees paid to SmartAsset will be charged to you, and the fees you pay an Adviser will not be increased as a result of this arrangement. We do not charge any fees to Users to use our platform. Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available here.</p> <p>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. However, you will only pay fees to the Adviser that you hire to provide you with investment advice. You will not pay us any fees. Please make sure you understand what fees and costs you are paying.</p> <p>Conversation Starter. Questions to consider.</p> <ul style="list-style-type: none">• Help me understand how these fees and costs might affect my investments. If I give an Adviser \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>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?</p> <p><i>When we act as your investment adviser</i>, 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 to you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> • Advisers may pay us different amounts and kind of fees based upon, among other factors, the fee arrangement with each Adviser and whether SmartAsset transfers a client directly to an Adviser via telephone. This creates a potential conflict of interest for us as we would have an incentive to refer clients to Advisers that pay higher levels of fees. <p>Conversation Starter. — Questions to consider.</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>Additional information about SmartAsset’s conflicts of interest is available on Part 2 of our Form ADV, which is available here.</p> <p>How do your financial professionals make money? Our employees receive a salary and may receive incentive compensation for transferring a client directly to an Adviser via telephone. In addition, certain SmartAsset representatives receive incentive compensation for successfully adding and maintaining eligible Advisers on the SmartAsset Platform.</p>
<p>Item 4. <u>Disciplinary History</u></p>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p style="text-align: center;">Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Questions to consider.</p> <ul style="list-style-type: none"> • Do any of your financial professionals have any disciplinary history? For what type of conduct?
<p>Item 5. <u>Additional Information</u></p>	<ul style="list-style-type: none"> • Conversation Starter. Questions to consider. 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? <p>Additional information about our services can be found here. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact James Kennedy at (646)360-0802.</p>