

SmartAsset Advisors LLC (“SmartAsset”)
 FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
 03/22/2022

<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 Registered Investment Advisers (RIAs) or Investment Advisory Representatives of an RIA (IARs). Our investment advisory services are limited to making referrals to other RIAs or IARs 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 RIAs or IARs 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 RIAs or IARs to recommend to me? • What is the relevant experience of the RIAs or IARs 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 RIAs and/or the IARs to whom the User was matched based on our Terms and Conditions agreement between SmartAsset and the RIA/IAR. The referral fees are paid by the RIAs/IARs per referral, whether or not the User engages any RIA/IAR to whom the User was referred. In some cases, we will receive a portion of the ongoing management fee that the RIA/IAR will charge the User should that User become a client of the RIA/IAR(which might be an assets under management fee or might be another type of revenue-sharing arrangement). Additionally, in some cases SmartAsset will receive a fixed fee based on the amount of investable assets a User transfers to a referred RIA/IAR. All of the fee arrangements are mutually agreed upon between SmartAsset and the RIAs/IARs. 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 RIA or IAR 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 RIA or IAR \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

SmartAsset Advisors LLC (“SmartAsset”)
 FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
 03/22/2022

<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"> RIAs/IARs may pay us different amounts and kind of fees based upon, among other factors, the fee arrangement with each RIA/IAR and whether SmartAsset transfers a client directly to an RIA/IAR via telephone. This creates a potential conflict of interest for us as we would have an incentive to refer clients to RIAs/IARs 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 RIA/IAR via telephone. In addition, certain SmartAsset representatives receive incentive compensation for successfully adding and maintaining eligible IARs/RIAs 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? 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>