

## Form CRS for Nuts2Invest.com, LLC (801-76998) as of 4<sup>th</sup> February, 2024

### Introduction

A. Nuts2Invest.com, LLC is registered with the Securities and Exchange Commission as an investment adviser. Our FINRA or Securities Investor Protection Corporation membership is in a manner consistent with other rules or regulations e.g., FINRA rule 2210. Please note that 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

A. "What investment services and advice can you provide me?"

B. Description of Services: Nuts2Invest.com, LLC offers online Do-It-Yourself (DIY) tools to build investment portfolio to retail investors using mutual funds and exchange traded funds or ETFs.

(i) Monitoring: we do not monitor retail investors' investments, including the frequency and any material limitations as part of your standard services.

(ii) Investment Authority: we do not accept discretionary authority or offer discretionary services.

(iii) Limited Investment Offerings: we do not make available or offer advice only with respect to proprietary products, or a limited menu of products or types of investments.

(iv) Account Minimums and Other Requirements:

We do not manage investors' money or financial accounts.

C. Additional Information: More detailed information about our services that is made available to you with our **Form ADV, Part 2A Brochure**.

<https://www.nuts2invest.com/wp-content/uploads/2024/02/05/BrochureInternetNuts2Invest2024.pdf>

D. Conversation Starters:

(i) Ask a financial professional and start a conversation about "Given my financial situation, should I choose an investment advisory service? Why or why not?"

To minimize investment advisor expenses at Nuts2Invest.com, LLC we offer DIY tools to build financial portfolios for a low monthly subscription price regardless of the size of your portfolio.

(ii) "How will you choose investments to recommend to me?"

We at Nuts2Invest.com, LLC recommend mutual funds and exchange traded funds (ETFs) based on their investment performance related to risks for your risk averseness.

(v) "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Our founder and CEO (Sunil S Kulkarni) holds a CFA designation in addition to an MBA from the U. of Chicago and has worked in the investment industry for 12+ years including Merrill Lynch.

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

A. Ask a financial professional and start a conversation about "What fees will I pay?"

(i) Description of Principal Fees and Costs: At Nuts2Invest.com, LLC we offer DIY tools to build financial portfolios for a low monthly subscription price regardless of the size of your portfolio. We do not charge any ongoing asset-based fees, wrap fee program fees, or other direct fee arrangement. We do not charge an asset-based fee to our subscribers.

(ii) Description of Other Fees and Costs: There are no other fees and costs than disclosed in Item 3.A.(i).

(iii) Additional Information: You will pay monthly subscription fees whether you make or lose money on your investments.

(iv) Ask a financial professional and start a conversation about “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?”

We do not manage your money. We give you DIY portfolio tools for a monthly subscription.

B. Ask a financial professional and start a conversation about “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?”

(i) Standard of Conduct.

As your online DIY tools provider to build financial investment portfolios, 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 does not create conflicts with your interests as we only charge you.

(ii) Examples of Ways You Make Money and Conflicts of Interest:

a. Proprietary Products: We do not provide any proprietary products or investments that are issued, sponsored, or managed by you or your affiliates.

b. Third-Party Payments: We do not receive from third parties when we recommend certain investments.

c. Revenue Sharing: We do not have revenue sharing with the manager or sponsor of recommended investments or another third party.

d. Principal Trading: We do not buy investments from a retail investor, and we do not sell to a retail investor, for or from our own accounts, respectively.

(iii) Ask a financial professional and start a conversation about conflicts of interest: “How might your conflicts of interest affect me, and how will you address them?”

We at Nuts2Invest offer for a fixed monthly subscription fee DIY tools to build optimal financial investment portfolio at your own broker. This avoids conflict of interest.

(iv) Additional Information: For more detailed information about your conflicts of interest please review the **Form ADV, Part 2A brochure**.

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C. Ask a financial professional and start a conversation about “How do our financial professionals make money?”

We make money by providing DIY tools to build financial investment portfolios at your broker. We charge you a monthly fixed subscription price regardless of size of your portfolio. This avoids creation of conflicts of interest.

#### Item 4. Disciplinary History

A. “Do our financial professionals have legal or disciplinary history?” **No**

(i) Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

(ii) Ask a financial professional and start a conversation about the financial professional’s disciplinary history: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

#### Item 5. Additional Information

A. You can find additional information about our investment advisory services at [www.Nuts2Invest.com](http://www.Nuts2Invest.com).

B. When you become our subscriber we will provide you with our Form CRS as well as our **Form ADV, Part 2A brochure**.

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C. Ask a financial professional and start a conversation about the contacts and complaints: “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?”

You can write to our founder and CEO at [ss1kulkarni@yahoo.com](mailto:ss1kulkarni@yahoo.com) if you have concerns and complaints.