

Relationship Summary

Item 1. Introduction

July 15, 2021

Albert Investments, LLC (“Albert”)

Albert Investments is an investment adviser registered with the Securities and Exchange Commission (“SEC”). There are other types of financial service professionals that provide different advisory services and fees and it is important that you understand the differences. The SEC provides free educational materials about investment advisors, brokerage services and investing and offers simple tools to help you to research firms and financial professionals at www.investor.gov/CRS.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We maintain a mobile application that allows you to connect your financial accounts. Albert Genius is a service of the Albert App that allows you to communicate with our financial concierges (“Geniuses”) for guidance and help with personal financial matters. Our investing service allows you to invest in diversified, low-cost investments directly through the Albert App. Geniuses who provide investment advice are investment adviser representatives. Albert Investments is integrated with Albert Genius, meaning Albert Investments is not a stand-alone product; but, rather, is available to all paying Albert Genius customers.

We will automatically manage your portfolio based on an algorithm that evaluates your risk profile and selects appropriate investments for you (the “Discretionary Services”).

For more information regarding all of our services, read the accompanying Brochure starting on page 4 (Items 4 and 7) or text us at 639-37 from your registered phone number.

Affiliate Services

We provide you with a brokerage relationship through Albert Securities, LLC (“Albert Securities”), our SEC registered broker-dealer and FINRA member affiliate. Albert Securities will be the introducing broker of all trades and will maintain and execute your securities transactions without separate commissions or fees. We will exercise sole discretion in determining if and when trades are placed for Discretionary Services. Albert Securities does not offer investment advisory services.

Conversation Starters:

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 you these qualifications mean?

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

What fees will I pay?

Because Albert Investments is integrated with Albert Genius, you pay one monthly fee for usage of Albert Genius and access to Albert Investments. You choose to pay what you think is fair for Albert Genius, with a current minimum monthly fee of \$4.00. In general, Albert Genius customers pay a monthly fee that ranges from \$4.00-\$14.00.

If you choose Discretionary Services, you will be placed in the Albert Wrap Fee Program. Currently, we absorb the Wrap Fee entirely, meaning you do not pay the Wrap Fee, but instead, pay only the fee for Albert Genius, as described above.

You will link your bank account to the Albert App and payment of our fees is through an ACH debit and electronic funds transfer from the connected bank account. You choose whether they pay the Albert Genius fee monthly or annually. If you pay monthly,

we deduct the fee from the bank account, in arrears, on a rolling thirty (30)-day basis, which means that the fee will not be charged on the same day every month. If you pay the fee annually, we deduct the fee for the full twelve (12) months from the bank account in advance. No fees are deducted by us from your assets invested through Albert Investments.

Read more about our fees starting on [page 3 \(Item 5\)](#) of the Brochure. Your specific fee schedule can be found in your advisory agreement or [text us at 639-37 from your registered phone number](#).

Conversation Starters:

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

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 could create conflicts of interest (please see our fee schedule). We make every attempt to obtain the best execution possible but understand that the appointment of Albert Securities as the sole broker for your accounts may result in a disadvantage to you as a possible result of less favorable executions than may be available through the use of a different broker-dealer.

Read more about our conflicts of interest and how we manage them in our Brochure [starting on page 8 \(Item 10\)](#) or [text us at 639-37 from your registered phone number](#).

How do your financial professionals make money?

Your financial professional receives total compensation consisting of a base salary and variable compensation. Total compensation takes into account market rate for the role and expertise as well as overall revenue, new assets, retained assets, and contributions to our culture and business strength. Payment of incentive compensation and firm profit creates a conflict of interest for your financial professional.

Item 4. Disciplinary History

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

No. Visit www.investor.gov/CRS for a free and simple search tool to learn more or [text us at 639-37 from your registered phone number](#).

Conversation Starters:

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

Item 5. Additional Information

Read the accompanying Brochure before you invest with us. It contains important information about our advisory services. Call (844) 891-9309 for up-to-date information about us and to request a copy of our Account Management Agreement. You can also visit us at <https://www.albert.com/> or [text us at 639-37 from your registered phone number](#).

Conversation Starters:

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?