

Firm Name: Fingage Advisors LLC

Effective Date: June 29, 2020

Client Relationship Summary

Item 1 – Introduction

Our firm is Fingage Advisors, LLC and we are registered as a digital investment adviser with the U.S. Securities and Exchange Commission. We are an investment advisor and provide investment advice and services; we are not a broker and we don't offer brokerage accounts. Broker dealers differ from investment advisors and it is important for you to understand these differences. Please ask us for more information. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – What Investment Services and Advice Can You Provide Me?

Clients: We offer investment advice and investment planning services to individuals and to 401(k) plans.

Accounts: We service retirement accounts such as 401(k) and IRA accounts.

Investments: We use mutual funds, exchange traded funds, or commingled investment trusts to construct portfolios. For 401(k) accounts, we use funds which are offered in the investment lineup of the 401(k) plan.

Monitoring: We monitor portfolios and securities in clients' accounts on a daily basis. For clients where we have the authority to trade, we will rebalance the portfolio on a daily frequency if necessary. In the case where the client is in charge of rebalancing his/her own portfolio, we monitor the account on a daily basis and we notify the client by email that their account needs attention. We will send clients monthly reminders if their portfolio is not rebalanced to the optimal allocation. We also notify clients when they login into their online account that their portfolio needs to be rebalanced.

Investment Authority: We provide our services on a non-discretionary (we give you advice and you decide what investment to buy and sell) and discretionary basis (we buy and sell to rebalance your portfolio to the optimal allocation without asking you in advance). We construct for each client a personalized investment strategy with a dynamic asset allocation. We rebalance the client's portfolio or we notify them to rebalance it so the portfolio tracks the optimal strategy. The strategy is designed to maximum the wealth at retirement while minimizing the expected risk of running out of funds at retirement. We stay engaged with clients until they notify us otherwise in writing or by email.

Limited Investment Offerings: We do not offer advice with respect to proprietary products. For 401(k) accounts, our advice is limited to the investment funds or trusts available in the 401(k) plan.

Account Minimums & Other Requirements: We do not require an account or relationship size minimum in order for you to receive investment advice on your account or establish a relationship with Fingage.

Additional Information: For more detailed information on our relationships and services, please see Item 4 - Advisory Business and Item 7 -Types of Clients of our [Form ADV Part 2](#).

Email conversation starters (support@fingage.com)

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 qualification?
What do these qualification mean?

Item 3.A – What Fees Will I Pay?

Advisory Fee: You will pay an ongoing asset-based fee. This fee will be collected at the end of each quarter and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. The fee paid to our firm does not vary based on the type of investments we select on your behalf. Our fees vary and are negotiable. The amount you pay will depend for example on the amount of assets in your account. You pay our fee quarterly even if we don't buy or sell any securities in that quarter.

Conflicts of Interest: The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account.

Other Fees & Costs: A 401(k) plan might pay a flat dollar fee per plan and per participant for retirement planning tools offered to the plan participants. These fees are also collected at the end of each quarter.

Additional Information: 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. For more detailed information on our fees, please see Item 5 - Fees and Compensation of our [Form ADV Part 2](#).

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Help me understand how these fees and cost might affect my investments. If I ask you to provide advice and manage an account with a balance of \$10,000, how much fees will you charge out of my account?

Item 3.B – 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?

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. When we act as your investment adviser, we act in your best interests we do not put our interests ahead of yours. At the same time, some of our services are available through a limited number of 401(k) recordkeepers and we will recommend that you open your account with one of these recordkeepers which may or may not be the lowest cost recordkeeper. You should understand and ask us about the fees of the recordkeeper as well as our fees and how they affect your account. For example we will recommend that you open your 401(k) account with a specific provider, where we have an institutional relationship. However, you ultimately decide where to open your account.

Additional Information: For more detailed information, please see Item 12 - Brokerage Practices and Item 14 - Client Referrals and Other Compensation of our [Form ADV Part 2](#).

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How would any conflict of interest affect me and how will you address it?

Item 3.C – How Do Your Financial Professionals Make Money?

Fingage is a digital investment advisor and we provide investment advice through our website or the website of recordkeepers that we work with only. We don't provide investment advice over the phone, by email, or in person. Our financial professionals are compensated either based on an agreed upon annual salary or an hourly rate. They do not receive compensation based on the revenue generated from the accounts they service directly. Financial professionals have an indirect incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of current clients.

Item 4 – Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Item 5 – Additional Information

You can find additional information about our firm by visiting www.adviserinfo.gov and searching with our CRD #283340 or by visiting www.fingage.com. You can request up to date information and a copy of our client relationship summary by contacting us at support@fingage.com or (262) 346-4243.

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Can I obtain investment advice by talking to an investment advisor or is the web the only mean of communicating investment advice?