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SAVE Advisers LLC
Relationship Summary
Form CRS

January 2021

Item 1. Introduction

This relationship summary provides information regarding the nature of a retail client's relationship with SAVE Advisers LLC ("**SAVE Advisers**"), an investment adviser registered with the United States Securities and Exchange Commission ("**SEC**"). Registration does not imply a certain level of skill or training but only indicates that SAVE Advisers has registered its business with the SEC. The information in this Relationship Summary has not been approved or verified by the SEC or by any other state securities authority. If you have any questions about the contents of this Brochure, please contact us at: (844) 940-SAVE, or by email at: support@joinsave.com. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the 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.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Save Advisers offers investment advisory services to retail investors. SAVE Advisers provides its clients with wealth management services through web-based algorithmically driven wrap-fee investment advisory programs (the "**SAVE Advisory Services**"). The SAVE Advisory Services offer our advisory clients' (each, a "**Client**") the choice of two wrap-fee investment advisory programs—the SAVE Advisers Certificate of Deposit Wrap Fee Program (the "**CD Wrap Program**") and the SAVE Advisers Debit Invest Wrap Fee Program (the "**Debit Invest Wrap Program**") and collectively with the CD Wrap Program, the "**Wrap Fee Programs**"). SAVE Advisory Services are described in the SAVE Advisers Wrap Fee Programs Brochure. Our SAVE Advisory Service is designed for investors with a cash savings investment profile. The core investment philosophy of SAVE Advisers is to generate stable returns on savings or deposit instruments and other cash accounts using market investments that do not require any Client outlay of capital but rather utilize the economic value of that cash as its principal. The SAVE Advisory Service customizes each Client's portfolio based on the individual risk tolerances of that Client. To execute that investment philosophy, each Wrap Fee Program utilizes a strategy-linked security to track a proprietary quantitatively driven strategy (collectively, the "**Strategies**") developed by SAVE Advisers. Our account minimum is \$1,000 to open an account under the CD Wrap Program and \$100 to open an account under the Debit Invest Wrap Program. You must be at least 18 years of age and have a permanent residence in the United States. We do not currently

have means to open foreign accounts.

Client Accounts are monitored daily as a standard practice. Save Advisers offers limited investment offerings in its strategies. SAVE Advisers does not offer comprehensive financial planning or investment advice outside of offered suite of products.

As provided in our Advisory Agreement (the “**Advisory Agreement**”) each of our Clients grants SAVE Advisers discretionary authority to manage its Client assets in its account (each, a “**Client Account**”). This authority is in place for the duration of the client relationship and is a condition of opening an account with SAVE Advisers as we do not offer non-discretionary services.

More detailed information can be found in Form ADV Part 2A, The Wrap Fee Program Brochure

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 these qualifications mean?

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

What fees will I pay?

As described above, all Clients will participate in a Wrap Fee Program and will be charged a single fee for most services. Each Wrap Fee Program has an independent fee structure.

On each Wrap Fee Program, Clients will pay a wrap fee at the per annum rate indicated below on the notional amount of each strategy–linked security in a Client Account. SAVE Advisers’ wrap fee accrues daily and is computed based on the notional amount of each strategy–linked security in the Client’s Account. Notional amount refers to the investment earning potential of the strategy–linked security and not its value which will be far less than its notional amount, as further discussed below.

On the CD Wrap Program, Clients will pay a wrap fee at a rate of 35 basis points (0.35%) per annum on the notional value of each strategy–linked security in a Client Account (one basis point is 1/100 of 1%).

On the Debit Invest Wrap Program, Clients will pay a wrap fee at a rate of 59 basis points (0.59%) per annum on the notional value of each strategy–linked security associated with Debit Invest spend in a Client Account (one basis point is 1/100 of 1%). Clients may pay fees, costs of other charges of the Transactional Account Bank or otherwise associated with the Debit Card. SAVE Advisers will receive none of these amounts. Clients will be charged \$5.00 to help defray the costs of manufacturing, mailing, and packaging of the Debit Card; SAVE Advisers will remit the full amount to the Debit Card manufacturer. SAVE Advisers will not retain this amount.

SAVE Advisers believes its fees are reasonable considering the quality and scope of the SAVE Advisory Service. However, by participating in the SAVE Advisory Service, Clients may end up paying more or less than they would through a non-wrap fee program where a lower advisory fee is charged, but Strategy structuring and strategy-linked security execution costs are passed

directly through to the Client.

In addition to the wrap fee, Clients may also indirectly pay other fees or expenses to third parties unaffiliated with SAVE Advisers. Those fees could consist of expense operating fees via an ETF (internal working fees charged by the fund).

Because of the nature of a wrap fee, the more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in their account.

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 overtime. Please make sure you understand what fees and costs you are paying.

Please see Form ADV Part 2A for more detailed information about our fees and costs including our fee rebate program.

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?

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 creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

SAVE Advisers expects from time to time to run promotional campaigns to attract Clients to open Client Accounts on the Site. This includes the referral program pursuant to which Clients may invite friends, family, and others to open an account with SAVE Advisers and receive strategy-linked securities in the Client Accounts of the referring and/or the referred Clients. Clients receiving strategy-linked securities must accept the strategy-linked securities and may not elect cash or any other form of consideration.

These arrangements may create an incentive for existing Clients to refer prospective Clients to SAVE Advisers. These arrangements may also create a conflict of interest for a Client to maintain its Client Account with SAVE Advisers if doing so would result in eligibility to receive an incentive, bonus or additional compensation. Note however that Clients are not charged any fee nor do they incur any additional costs for being referred to SAVE Advisers through the referral program.

SAVE Advisers does not retain compensation from Bank Partners or Transactional Account Banks or pay any compensation to Bank Partners, Transactional Account Banks in connection with the above arrangements.

For more detailed information on conflicts of interest, please see our Form ADV Part 2A.

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

How do your financial professionals make money?

SAVE Advisers puts Clients' interests first. SAVE Advisers and its supervised persons will not

accept compensation for the sale of securities, FDIC-insured deposit instruments or any other investment product, including asset-based sales charges or service fees. Further, SAVE Advisers will neither receive nor pay any compensation to a Bank Partner for Clients that learn of the SAVE Advisory Service through the Bank Partner. Our Code of Ethics, as described below, prevents SAVE Advisers from accepting these types of compensation.

Our team is compensated on salary. We also have several incentives in place. Supervised persons receive non-cash compensation in the form of an ESOP based on total firm assets under management. Other personnel receive non-cash compensation in the form of an ESOP based on vested time served at the firm. Employees are permitted to participate in our referral program for referrals from their own network.

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

No. More information can be found at [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tool to research you and your financial professionals.

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

For more detailed information, please visit our website at www.joinsave.com. To request up-to-date information and a copy of the relationship summary you can reach us at 1-844-940-SAVE or support@joinsave.com.

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