Item 1 – Cover Page

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November 3, 2026

This brochure provides information about the qualifications and business practices of Parrot Finance, Inc. ("Parrot", "us", "Firm"). If you have any questions about the contents of this brochure, please contact us at (707) 343-8594 or email us at hello@parrotfinance.io. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Parrot Finance, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. Registration does not imply a certain level of skill or training.

Item 2 – Material Changes

Since the Firm's annual brochure dated January 9, 2026, the following changes have been made:

1. The description of our services has been edited and clarified in Item 4.
2. The fee has changed from $24 to $30 quarterly and from $76 to $100 annually, see Item 5.
3. We have added the availability of a third-party money manager and included their fee schedule, see Item 5.
4. Updates were made to our Methods of Analysis in Item 8.
5. Added information regarding our new relationship with Public Investing, Inc. and any conflicts that may cause in Item 12.
6. Additional typographical corrections and clarifications throughout the document.

We will provide a new Brochure as necessary based on changes or new information, at any time, without charge. This Disclosure Brochure may be requested by calling the main number above.

Additional information about Parrot Finance, Inc. is also available via the SEC's website www.adviserinfo.sec.gov. The SEC's website provides information about any persons affiliated with Parrot who are registered or are required to be registered as investment adviser representatives of Parrot.

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Item 4 – Advisory Business

Parrot Finance, Inc. ("Parrot") was established in 2021 and applied for registration as an Investment Adviser in 2025. Nikki Varanasi, Lucy Yang, and Victoria Yang are Parrots principal shareholders.

Traditionally, investment advisers and hedge funds were only available to the wealthy.

Parrot is changing that. Parrot believes everyone deserves access to the same tools and strategies as high net worth investors. With Parrot, you can:

- Link a brokerage account you open directly at the firm of your choosing
- Subscribe to portfolios and set to auto-invest
- Have access, in one place, to portfolio holdings representing well-known hedge funds and individuals

Parrot offers limited investment advisory services through its digital platform. Clients complete a personalized investment questionnaire covering their investment objectives, risk tolerance, and preferences. Based on their responses, Parrot recommends five investment strategies consisting of one Core Growth & Stability strategy, representing 60% of the portfolio, and four satellite strategies, representing the remaining 40%. Clients may accept the recommended strategies or customize their portfolio by selecting alternative strategies available on the platform. The core allocation remains fixed at 60%, while clients may customize their satellite strategy selections and allocations. Once clients connect a supported brokerage account, subscribe to Parrot Pro, select their investment amount, and authorize automated investing, Parrot initiates trades through their selected broker-dealer and subsequently initiates rebalancing transactions when applicable manager alerts are received.

Additionally, Parrot has partnered with boutique hedge funds and asset managers allowing our clients access to additional fund strategies on the Discover Page of the app. Your choice to invest in any Fund Partner strategy is entirely self-directed and in addition to the strategies we recommend as described above. These Fund Partner strategies incur an additional charge from the asset manager - so as a user, you will pay more. Once chosen, Parrot will initiate the trades with your broker-dealer and will rebalance whenever an alert is provided by the manager.

The Parrot app includes an explorable discover page. Clients can:

1. Review Fund Partner strategies.
2. Review model strategies from asset managers
3. Explore trending stocks or ETF's. This service is for informational and educational purposes only and cannot be selected as a portfolio to invest in through the Parrot app.
4. View data gathered from the regulatory filings regarding the holdings of politicians, hedge funds and wealthy CEOs. This service is for informational and educational purposes only and cannot be selected as a portfolio to invest in through the Parrot app.

Parrot Pro Users can the choose to "swap" their original portfolio selection for another selection once per quarter. Parrot Pro Users are given an "add cash" feature allowing a one-time cash addition at any point, with no limits on frequency or amount. Alternatively, Parrot Pro Users can set up automatic, recurring cash additions at a time cadence and amount of their choosing.

Parrot does not collect any other non-public personal information beyond information submitted by the user at account sign up. If a client has a brokerage account linked to their Parrot account, account

balances, trade information and order status will be available to you in the Parrot app, but we don't access anything else. All funds and securities transfers must be handled through your brokerage firm.

Parrot does not offer a wrap fee program. Parrot's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which are charged by the client's brokerage firm. Certain products, including ETFs also charge internal management fees, which are disclosed in the fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Parrot's fee, and Parrot does not receive any portion of these commissions, fees, and costs.

Parrot has $30,120,451 of discretionary assets under management, as of October 15, 2025. Parrot may manage assets on a discretionary or non-discretionary basis.

Item 5 – Fees and Compensation

Parrot charges a flat subscription fee to clients for subscribing to our premium service and having access to the portfolios we make available. Clients can choose to be billed $30.00 quarterly or $100.00 annually, in advance. The initial fee is due upon subscribing to our premium service and either quarterly or annually thereafter and will be charged based on the funding option chosen. The subscription fee is not negotiable.

If you choose to invest in Fund Partner strategies offered on the Discover Page of the app you will be charged a fee by the third-party manager. We do revenue share with these Fund Partner. The fund sets their own subscription price and Parrot receives 30% of all revenue received by the third party. This is a conflict of interest for Parrot in that we have an incentive to recommend investment in these partner funds. We address this conflict by never including these fund/strategies in any client recommendation.

Parrot's subscription charges do not cover charges imposed by third-parties for investments held in the account, such as commissions or similar transaction-based fees. The subscription fee also does not cover fees and charges in connection with: debit balances; margin interest; odd-lot differentials; IRA fees; transfer taxes; exchange fees; wire transfers; extensions; non-sufficient funds; mailgrams; legal transfers; bank wires; postage; costs associated with exchanging foreign currencies; and SEC fees or other fees or taxes required by law. Broker-dealers and certain underlying investments may charge direct fees and indirect fees. Direct fees are taken directly from the brokerage account in the form of commissions on transactions and will appear on your monthly or quarterly statement. Indirect fees include order routing rebates that the brokerage firm receives for routing your order, and management fees charged by certain underlying products, including ETFs, which is disclosed in the prospectus. Clients are encouraged to contact their selected broker-dealer for a full list of fees that may be charged.

Upon notification of the death of a client, Parrot will cease advisory services immediately, deactivate the user's account for Parrot, and cease billing. Importantly, this will not affect the account held at the client's selected broker-dealer. The client's beneficiary or executor will need to notify the broker-dealer of record in order to restrict trading outside of Parrot and transfer the account to a beneficiary or estate account.

Clients can cancel their subscription and delete their account with Parrot anytime. When a premium service subscription is canceled, clients will be able to access Parrot through their next billing date. Clients may request immediate termination of the premium service and a pro-rata refund of all prepaid fees paid by emailing us at hello@parrotfinance.io.

Item 6 – Performance-Based Fees and Side-By-Side Management

Parrot does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Parrot provides their portfolio services to individuals. There is a minimum account size of $1,000.00. If clients choose to invest in a Fund Partner Strategy there could be a different account minimum and this will be identified by the Fund Partner on the Discover Page of the Parrot App.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

The portfolio information made available through Parrot Discovery page are generated through public filings. While they are designed to mimic the portfolios of certain institutional fund managers, they may not be able to exactly replicate the returns. There usually is a time delay between the time the institutional fund manager makes the trade and that trade is publicly disclosed and integrated into a portfolio. Lag time in receiving the data or implementing the trading strategy means that clients trade entry prices may vary from the representative portfolio and could result in significant difference in returns.

When creating the portfolios, Parrot may remove certain types of securities. This includes, but is not limited to short positions, options, and securities that cannot be traded in fractional shares. As a result, the portfolio will differ from the original version and may not fully reflect the composition, strategy, or performance of the source portfolio. These modifications may impact diversification, risk profile, and expected returns. Investors should consider these differences when evaluating portfolio suitability.

As described in Item 4, Parrot offers limited advisory services. These services are designed to help clients build securities portfolios that reflect those available on the Parrot app. Parrot also provides guidance on the Portfolios, including how their risk levels compare to other options available on the Parrot app.

Parrot's services are based on information provided by the client. Clients must certify that their information is accurate and agree to promptly update Parrot if it changes. However, Parrot does not gather detailed information about every aspect of a client's financial situation. As a result, important factors may not be considered. In addition, Parrot does not provide comprehensive financial planning services. We do not offer advice on a client's full financial picture, such as retirement planning, tax strategies, debt management, estate planning, or insurance needs. Instead, our advisory services are narrowly focused. We provide guidance solely related to the construction, management, and maintenance of the specific investment products available through the Parrot app. Clients should consider seeking additional financial advice if they require support beyond these limited services. Not all portfolios are suitable for all clients.

It is important to note that investing in securities involves a risk that clients must be prepared to bear. For any risks associated with Investment Company products, please refer to the prospectuses for additional details about these risks. The investment approach constantly keeps the risk of loss in mind.

These risks include, but are not limited to:

- Interest-rate Risk: Fluctuations in interest rates cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

- Market Risk: The price of a security or bond can drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations could result in bankruptcy and/or a declining market value.
- Geographical Risk: Some investments are issued by companies located in or with significant operations in a particular country or region may be subject to geographic risk. Geographic risk refers to the possibility that political, economic, social, environmental, or regulatory events in a specific country or region could negatively impact the performance of those investments. These risks may include, but are not limited to, currency fluctuations, changes in government or policy, geopolitical tensions, trade restrictions, nationalization of assets, and natural disasters. In some cases, these risks can result in increased volatility or loss of value in affected securities. Investors should carefully consider the geographic diversification of their portfolios and understand that concentration in a particular region may increase exposure to these risks.
- Startup Risk: Parrot has a limited operating history. Like other newly established firms, Parrot may face challenges associated with the development and growth of the business, including building operational infrastructure, establishing consistent revenue streams, and competing with larger, more established advisory firms. As Parrot continues to develop and enhance our proprietary software platform, clients may encounter occasional technical issues or bugs, which we work to resolve promptly as part of our ongoing efforts to improve the user experience.
- Portfolio Availability Risk: Parrot has agreements in place with different hedge fund and third-party money managers to offer certain of their portfolios as an option in the Parrot app to mimic. There is a risk that a manager does not renew the agreement with Parrot and the portfolios they provided would no longer be available to auto-invest. Parrot would no longer get notifications for trading or rebalancing the accounts of clients who have chosen those portfolios. If this occurs Parrot will notify the clients and require the client to chose another available portfolio.

Note, frequent trading of securities can affect investment performance, particularly through increased brokerage fees and other transaction costs and taxes. Most portfolios are actively traded. Each time clients buy or sale, they will typically incur fees, which may be charged directly as a commission on each transaction, or indirectly through order routing charges, depending on the brokerage firm selected. In

addition to transaction fees, clients may have tax obligations. Gains on short term positions (i.e., securities held for less than a year) will have a less favorable tax treatment than long term gains (i.e., securities held for more than a year). Transaction fees and other charges, and tax liabilities will affect clients overall profitability. It's important to note that Parrot does not provide accounting, tax, or legal advice.

Parrot primarily recommends stocks, ETFs, and crypto currencies. These products come with special risks, including:

- Leveraged and Inverse ETFs, and Exchange Traded Notes ("ETNs"): Leveraged ETFs, and ETNs sometimes labeled "ultra" or "2x" for example, are designed to provide a multiple of the underlying index's return, typically on a daily basis. Inverse products are designed to provide the opposite of the return of the underlying index, typically on a daily basis. These products are different from and can be riskier than traditional ETFs, and ETNs. Although these products are designed to provide returns that generally correspond to the underlying index, they may not be able to exactly replicate the performance of the index because of fund expenses and other factors. This is referred to as tracking error. Continual re-setting of returns within the product may add to the underlying costs and increase the tracking error. As a result, this may prevent these products from achieving their investment objective. In addition, compounding of the returns can produce a divergence from the underlying index over time, in particular for leveraged products. In highly volatile markets with large positive and negative swings, return distortions may be magnified over time. Some deviations from the stated objectives, to the positive or negative, are possible and may or may not correct themselves over time. To accomplish their objectives, these products use a range of strategies, including swaps, futures contracts and other derivatives. These products may not be diversified and can be based on commodities or currencies. These products may have higher expense ratios and be less tax-efficient than more traditional ETFs, and ETNs.

- Margin Risk: When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from your brokerage firm. If you choose to borrow funds through a margin account, securities purchased are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account.

  Investing with margin is characterized by unique risks including amplified losses due to increased leverage; margin calls; forced liquidations; and additional fees including margin interest charges and increased advisory fees (See Item 5 for more information). In order to manage margin risk, the Parrot recommends leveraging responsibly (borrowing less than the amount available); keeping a diversified portfolio; and monitoring the account and evaluating risk regularly. Before investing on margin, be sure to read the Margin Disclosure Statement provided by your broker-dealer or custodian.

- Cryptocurrency: Investing in cryptocurrencies involves significant risk and may not be suitable for all investors. Cryptocurrencies are highly volatile and can experience substantial price fluctuations over short periods. Investors may lose all or a substantial portion of their investment. Cryptocurrencies are not legal tender in most jurisdictions and are not backed by any government or central bank. Regulatory frameworks for digital assets are evolving and may change without notice, potentially impacting the availability, value, or legality of certain assets

or trading platforms. Additional risks include cybersecurity threats, technological failures, market manipulation, lack of liquidity, and limited investor protections compared to traditional financial markets. Investors should conduct thorough research and consider their risk tolerance before investing in cryptocurrencies. Past performance is not indicative of future results.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of Parrot or the integrity of Parrot's management. Parrot has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Investment advisers are required to disclose relationships or arrangements with: a broker-dealer, municipal securities dealer, or government securities dealer or broker; investment company or other pooled investment vehicle (including closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund); other investment adviser or financial planner; futures commission merchant, commodity pool operator, or commodity trading advisor; banking or thrift institution; accountant or accounting firm; lawyer or law firm; insurance company or agency; pension consultant; real estate broker or dealer; or sponsor or syndicator of limited partnerships.

Parrot has entered into an agreement with Open to the Public Investing, Inc. (Public), an SEC registered broker-dealer, member FINRA/SIPC. Clients can choose to open an account with Public via the Parrot Portal directly. Public pays Parrot for each account opened (that does not have an existing Public brokerage account) and funded (minimum$20) through the Parrot app. This presents a conflict of interest in that Parrot benefits financially for accounts opened at Public brokerage. Clients are under no obligation to open their account at Public. Additionally, clients who choose Public brokerage will receive 3 months of Parrot Pro free when they create a new account, deposit funds and use this account connected to auto-invest with Parrot.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Parrot has adopted a Code of Ethics for all supervised persons of the Firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Parrot must acknowledge the terms of the Code of Ethics annually, or as amended.

Advisors of Parrot may buy or sell securities that are recommended to clients. Parrot's employees and persons associated with Parrot are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Parrot and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Parrot's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Parrot will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest of Parrot's clients. In addition, the Code requires pre-approval of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees

might benefit from market activity by a client. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between Parrot and its clients.

Advisors may buy or sell securities for their own accounts that are mimicking one or more of the portfolios available in the mobile app, at or around the same time as those securities are recommended to clients. This practice creates a conflict of interest in that Parrot or its Representatives are in a position to benefit from the sale or purchase of those securities. Parrot's Code of Ethics provides a policy to monitor the personal trading activities and securities holdings of each of the Firm's Representatives or other Access Persons. The Code of Ethic's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading. These policies are designed to discourage and prohibit personal trading that would disadvantage clients.

Parrot's clients or prospective clients may request a copy of the Firm's Code of Ethics by contacting the Compliance Department at the main number.

Item 12 – Brokerage Practices

Parrot requires that clients select the broker-dealer where their investment account will be held from a list of broker dealers whom Parrot has the ability to deliver and receive electronic data feeds. Each client will need to choose a broker-dealer on the Parrot list and go directly to that particular broker-dealer, open the account and then link the account through the Parrot app. This list changes as new broker dealers are added or removed to our platform. Each client selects a broker-dealer based on factors important to them and Parrot encourages clients to review the broker dealers disclosure documents to understand the fees they charge and how that will impact their investment returns. Parrot does not charge more or less for any particular broker dealer.

Parrot has entered into an agreement with Open to the Public Investing, Inc. (Public), an SEC registered broker-dealer, member FINRA/SIPC. Clients can choose to open an account with Public via the Parrot Portal directly. Public pays Parrot for each account opened (that does not have an existing Public brokerage account) and funded (minimum$20) through the Parrot app. This presents a conflict of interest in that Parrot benefits financially for accounts opened at Public brokerage. Clients are under no obligation to open their account at Public. Additionally, clients who choose Public brokerage will receive 3 months of Parrot Pro free when they create a new account, deposit funds and use this account connected to auto-invest with Parrot.

Not all advisers require their clients to direct brokerage. By directing brokerage, Parrot may not be able to achieve the most favorable execution of client transactions and this practice may cost clients more money. Trade notifications and alerts are sent to the client's broker dealer to execute when a portfolio changes. Because Parrot does execute the trades on behalf of clients we do not have the ability to block trade or aggregate purchases or sales of securities.

Many investment advisers receive products and services from broker-dealers based on the volume of brokerage transactions placed with the broker-dealer. These products and services are known as "soft dollar benefits." Parrot does not receive soft dollar benefits in return for placing trades with particular broker-dealers.

Item 13 – Review of Accounts

Client's will receive account statements at least quarterly only from the custodian where there investment account is held, however, clients have access 24/7 to the mobile app where they can review their investment portfolio. If a client chooses to use auto mimic, the notifications are pushed directly to their broker dealer for execution. Parrot's app does monitor and review the client's investment account based upon the direct feed from the broker dealer where the assets are held.

The client agrees to inform the Firm of any material changes to the information by updating their online profile. Clients may contact the Firm during normal business hours to consult with the Firm concerning the management of the client's account(s).

Item 14 – Client Referrals and Other Compensation

Parrot does receive 30% of the revenue received by third party money managers listed in the Discover page of the Parrot app. Parrot does not compensate others for client referrals.

Item 15 – Custody

Parrot does not maintain any client accounts and will never have custody of client funds and securities. Clients should receive statements at least quarterly from the custodian that holds and maintains their investment assets. Parrot urges clients to carefully review such statements and compare the official custodial records to the account information that Parrot provides in the mobile app.

Item 16 – Investment Discretion

When a client chooses to use the auto invest feature of the mobile app they are giving Parrot discretionary authority in writing from the client at the point they select that feature. Discretion allows Parrot to select the identity and amount of securities to be bought or sold. In all cases, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. Clients must authorize such discretion in the advisory agreement. When selecting securities and determining amounts, Parrot observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to Parrot in writing.

When a client does not choose auto invest, Parrot will not have discretion. In a non-discretionary account, Parrot will make recommendations on assets to buy or sell, and the client is responsible for approving the transaction and notifying their broker dealer to execute the trade.

Item 17 – Voting Client Securities

As a matter of firm policy and practice Parrot does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Clients will receive their proxies directly from their custodian or transfer agent.

Item 18 – Financial Information

Parrot does not require or solicit prepayment of $1,200 in fees six months or more in advance. Parrot has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of any bankruptcy proceeding.

Privacy Policy

Parrot views protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any non-public personal information about you to any non-affiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to non-public personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural

safeguards that comply with regulatory standards to guard your non-public personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Contact our main office at (707) 343-8594 or email us at hello@parrotfinance.io. if you have any questions regarding this policy.