

## Form CRS - Client Relationship Summary

**Introduction**

Fifr Inc. (“Adviser”, “Fifr”, “we/us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. There are free and simple tools 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.

**What investment services and advice can you provide me?**

We offer financial planning and investment management services to retail investors for a fixed flat fee, these services are called our Financial Wellness Services. Our Financial Wellness Services are available to individuals and couples (also called “families”). If you open a Financial Wellness Services membership, we will meet with you to conduct a comprehensive review of your financial goals, risk tolerances, risk appetite, and your overall financial situation including a review of your assets, liabilities, income, expenses, savings, and available cash. Based on that review, we create a financial plan including investment recommendations that we monitor on a regular basis. We monitor your account and your financial plan in real-time and provide quarterly reviews of your portfolio by video that you can watch at your convenience. We also offer tax return preparation and filing services as well as ongoing tax advisory services for those with complex tax situations, collectively referred to as “Fifr Tax Solutions”. Tax services are separate and distinct from any financial planning and investment advisory. We do not enforce account minimums or have minimum asset requirements to join our membership or tax services.

Certain of our client accounts are managed on a discretionary basis which means we can buy or sell securities in your account without calling you first. Other accounts are managed on a non-discretionary basis which means that you make the ultimate investment decision regarding purchases or sales of investments. **Additional information about our services can be found in our Form ADV, Part 2A Items 4, 5 and 7 and is available upon request or online at <https://adviserinfo.sec.gov/>.**

**Questions to Ask Us:**

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose an investment to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

**What fees and costs will I pay?**

Fees and costs affect the value of your account over time. We collect a fixed flat fee from our members for Financial Wellness Services of \$99 per month for individuals or \$139 per month for families. Members may receive discounts at our discretion. The fee is paid monthly in advance and you can terminate services at any time. Members who terminate services will receive a refund prorated for the remaining days left in the month of termination. Our services can be terminated at any time and you will receive a prorated refund.

The custodian or broker-dealer that holds your assets can also charge you account fees as well as transaction fees when securities are bought or sold. These fees are in addition to our monthly membership fee. We do not receive nor share in any portion of those custodial or transaction fees. Some investments, such as mutual funds or exchange traded funds (“ETFs”), charge additional fees that will reduce the value of your investment over time.

You will pay fees and costs whether your investments make or lose money. Fees and costs will reduce any amount of money you make on your investment over time. Please make sure you understand what fees and costs you are paying. **Additional Information about fees and costs you will pay can be found in our Form ADV, Part 2A Items 5 A, B, C, E available upon request or online at <https://adviserinfo.sec.gov/>.**

**Questions to Ask Us:**

- *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? How much will be invested?*
- *Are your fees proportional to my net worth or amount of money I give you to manage?*

**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 services we provide you. Here are some examples to help you understand what this means.

Our revenue comes from the fixed fees charged to our members for services. The fixed fee structure may create situations in which a client's complexity and required service does not align with the fee charged, incentivizing us to prioritize clients with simpler needs. **Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at <https://adviserinfo.sec.gov/>.**

**Questions to Ask Us:**

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

**How do your financial professionals make money?**

Our financial professionals are paid a fixed or variable amount. Whether as an employee or an independent contractor, each financial professional may receive compensation based upon factors such as the overall revenues of the firm, the time and complexity of the professional's services, the general satisfaction and retention of the clients the professional serves and the number of clients the professional helps acquire.

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

No, neither our firm nor our financial professionals have any disciplinary history. Visit <https://investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD# 328620. You may also contact our firm at (818) 605-4900 and speak with any one of our investment professionals or support staff.

**Questions to Ask Us:**

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*