

Dollarize Inc.  
Form Customer Relationship Summary

We are a registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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.

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

We offer investment advisory services to retail investors through our automated electronic platform. Based on a suitability questionnaire completed by you, we recommend non-discretionary model portfolios consisting of exchange traded funds (ETFs) and/or individual equity shares of publicly traded companies and ETFs. We currently rely solely on questions relating to suitability (i.e., age, income and liquid net worth, investment objectives, investment time horizon, and risk tolerance) in recommending investments, and these questions are not weighted equally. The recommendation of investments relies upon the information provided by you, and we do not capture any additional information not covered in our suitability questionnaire in making a risk assessment and providing investment advice. The investments offered through the platform include equities and ETFs, as well as model portfolios, the latter of which only include ETFs. You select your investments by selecting from available equities, ETFs, and/or model portfolios. Our services are delivered solely through our platform: we do not provide investment advice in person or over the phone or in any manner. We regularly monitor accounts for rebalancing purposes, to ensure holdings reflect the then-current model portfolio positions.

We do not accept discretionary authority to manage securities accounts on your behalf. You will have the ability to select equities and ETFs that are recommended to you, as well as select model portfolios from our platform and will authorize us to maintain the composition of the selected model portfolios and trade for your account if necessary and when authorized by you.

The platform offering includes a limited number of equities and ETFs, as well as certain model portfolios which only include ETFs. We do not provide or offer any financial planning, retirement or tax advice.

We require a minimum of \$100 to open an account. In the event your account is below the minimum, we will not rebalance your account based on changes to the composition of model portfolios or changes to the allocation of assets within model portfolios. Additionally, once you become a client, we charge a fee for investment advisory services that is based on a percentage of the funds and/or assets in your account.

For more detailed information about our investment advisory business, please see our [Form ADV Part 2A \[https://adviserinfo.sec.gov/firm/summary/305285\]](https://adviserinfo.sec.gov/firm/summary/305285).

***Conversation Starters:*** Given my financial situation, should I choose and 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?

***What fees will I pay?***

We currently charge an annual fee for investment advisory services that is based on a percentage assets under management. The current fee schedule can be found in Item 5 of our Disclosure Brochure. Some Model Portfolios might have an additional fee that will be disclosed. Other fees such as clearing charges and reporting services are included within the annual fee.

Since the model portfolios are exclusively made up of ETFs and ETFs charge portfolio management and administration fees, you will also indirectly be paying these fees. These additional fees that will reduce the value of your investments over time. You will also pay additional fees to our affiliate, Dollarize Financial, Inc., as well as certain of its service providers in connection with various activities related to the Digital

Dollar Account offered by Dollarize Financial through our platform. These fees will be disclosed to you. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, duplicate check or statement copies, overnight deliveries, and asset transfers.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our [Form ADV Part 2A \[https://adviserinfo.sec.gov/firm/summary/305285\]](https://adviserinfo.sec.gov/firm/summary/305285).

**Conversation Starters:** 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:

- We make money by having more investors subscribed to our investment advisory service, so we have an incentive to sign-up additional people to the service.
- The professionals who create our portfolios may personally hold interests in the same portfolio securities they recommend to our clients.
- Our affiliate, Dollarize Financial, charges fees to its customers (which will also be clients) in connection with the services it provides through the platform. Therefore, we have an incentive to promote these services to you.

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

These arrangements and additional information about other conflicts of interest are discussed in more detail in our [Form ADV Part 2A \[https://adviserinfo.sec.gov/firm/summary/305285\]](https://adviserinfo.sec.gov/firm/summary/305285).

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

Our employees receive a base salary and may receive a discretionary bonus (cash and non-cash benefits) linked to the revenue and growth of the company. External contractors are paid an hourly rate.

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

No. Neither our firm nor our financial professionals have any legal, financial or other disciplinary items or history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

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

***Additional Information***

We encourage you to seek additional information about our investment advisory services in our [Form ADV Part 2 \[https://adviserinfo.sec.gov/firm/summary/305285\]](https://adviserinfo.sec.gov/firm/summary/305285) on [Investor.gov](https://investor.gov) or [adviserinfo.sec.gov](https://adviserinfo.sec.gov). Alternatively, please visit [www.dollarize.me/](https://www.dollarize.me/), call us at 212-904-0003 or send an email to [help@dollarize.me](mailto:help@dollarize.me) to request a copy of this relationship summary.

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