

## INTRODUCTION

**ThinkBetter, LLC** is registered as an investment adviser with the US Securities and Exchange Commission. 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 <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 the following investment advisory services to institutional and retail investors: Investment Management Services, Subadvisory Services, Investment Consulting. Information in detail on our services can be found in our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/brochure/300530>.

**Monitoring:** For retail clients ThinkBetter monitors accounts on an ongoing basis, including semiannual reviews of investments. This review considers client investment objectives, risk factors and their financial situation. ThinkBetter considers limitations regarding a client's discretion preferences, such as what kind of securities can be bought or sold.

**Investment Authority:** ThinkBetter offers investment strategies on a discretionary basis to clients. Additionally, investment strategies are offered on a non-discretionary basis where the retail investor makes the ultimate decision regarding purchase or sale. ThinkBetter manages investments on behalf of institutions (for their retail clients) through subadvisory agreements. Investment advisory services are also available to high net worth clients.

Additionally, ThinkBetter provides investment models as a signal provider to third-party independent registered investment advisors and broker dealers. ThinkBetter does not have discretion over the implementation of these models.

**Limited Investment Offerings:** ThinkBetter does not engage in this business.

**Account Minimums and Requirements:** Generally, the highest fee ThinkBetter may charge is 1.50% per year on assets under management, depending upon the type of account, program or negotiated fee with an institutional client. Clients for which ThinkBetter provides sub-advisory services are generally required to maintain a minimum of \$25,000 of assets under management .

**For additional information**, refer to our Form ADV Part 2A Brochure, Item 5 at <https://adviserinfo.sec.gov/firm/brochure/300530>.

### ASK YOUR FINANCIAL PROFESSIONAL

**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?**

## WHAT FEES WILL I PAY?

Fees and compensation vary depending upon certain factors. This includes, but is not limited to, the type of service provided, strategy and the type of account or program. ThinkBetter does not receive performance-based fees. Advisory fees vary from program to program, but typically do not exceed 1.50% per year on assets under management. Clients will also incur charges imposed at the fund level (e.g. management fees and other fund expenses).

**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.**

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**ASK YOUR FINANCIAL PROFESSIONAL**

**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 COST, AND HOW MUCH WILL BE INVESTED FOR ME?**

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

**When we provide you with a recommendation, 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 recommendations we provide you. Here are some examples to help you understand what this means.**

- We do not make money from any other investment advisory services other than investment advisory fees.

**ASK YOUR FINANCIAL PROFESSIONAL**

**HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?**

**For additional information**, refer to our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/brochure/300530>.

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

ThinkBetter financial professionals are compensated based on a salary with no incentive-based compensation.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, neither ThinkBetter nor its financial professionals currently have any legal or disciplinary history to disclose.

Visit <https://investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

**ASK YOUR FINANCIAL PROFESSIONAL**

**AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?**

**ADDITIONAL INFORMATION**

**For additional information** about ThinkBetter’s investment advisory services and to request a copy of the relationship summary, contact [tkoncick@thinkbetter.us](mailto:tkoncick@thinkbetter.us), go to the website [www.thinkbetter.us](http://www.thinkbetter.us) or refer to our Form ADV Part 2A Brochure <https://adviserinfo.sec.gov/firm/brochure/300530>.

**ASK YOUR FINANCIAL PROFESSIONAL**

**WHO IS MY PRIMARY CONTACT PERSON? IF 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?**