

FORM CRS

Mostt Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We are an **Internet Only Adviser** and offer the following Portfolio Management Services to retail investors solely through our mobile app.

Account Monitoring: If you open an investment account with our firm, we will monthly basis for accounting purposes only. We do not review your accounts or investments that are managed through the mobile application. As an Internet-only advisor, the algorithms within the app monitor your accounts continuously to ensure that allocations are within the recommended model based on the information you provided regarding your personal and financial circumstances.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which ETFs to buy or sell for your account. You may select additional types of investments (see Investment Offerings below) in your account which we will purchase through our qualified custodian without your approval prior to each transaction.

Investment Offerings: We may advise you on various types of investments based on your stated goals and objectives such as equity securities, certificates of deposit, municipal securities, United States government securities, and money market funds.

Account Minimums and Requirements: We do not require a minimum amount size to open and maintain an advisory account. The minimum initial and subsequent deposits are \$4.99. Inactive accounts or accounts with \$0 balances may be terminated at our discretion.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 7, and 8 by clicking this link [<https://advisorinfo.sec.gov.com>].

Key Questions to 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Membership Fees** - Payable monthly or annually in advance. We offer a lifetime membership fee which is billed as a one-time fee, payable in advance.
- Clients pay expense ratios on ETFs.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link [<https://advisorinfo.sec.gov.com>].

Key Questions to 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 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.

Our fees are based on your continued use of our mobile app and the quality of the recommendations we make. Conflicts exist since we may need to provide more frequent rebalances and changes to our models than you would otherwise require in order to retain your interest and engagement with our investment management services provided through our app. We also have an incentive to grow your account as much as possible which could cause us to take overly aggressive positions. This increases your risk.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A by clicking this link [<https://advisorinfo.sec.gov.com>] to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated by salary, based on the profitability of the firm.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 310-923-0363 or click the link provided [<https://advisorinfo.sec.gov.com>].

Key Questions to Ask Your Financial Professional

- **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?**