

Finance Friends' Disclosure Information
Updated: 05/02/2021

Compensation:

Finance Friends, LLC. ("Finance Friends" or the "Promoter") and its associated persons are not employed by the Advisor. We are an independently organized 3rd party engaged by the Advisor for the purpose of endorsing the Advisor and referring to them potential investors. The Advisor will pay Finance Friends for its services based on the total assets managed by the Advisor. Per the terms of our standard agreement, the Advisor shall pay Finance Friends a fee equal 1.5% of the referred individual's total assets managed by the Advisor. This amount is paid to Finance Friends by the Advisor for our services and for referring you to the Advisor. In the event that the Advisor and Finance Friends agree to materially modify our standard agreement, the parties will sign an agreement prior to the referral of any individuals.

Conflicts of Interest: There exists a potential conflict of interest when referring investors to Advisors: referring investors to those Advisors who pay a higher fee than other Advisors. In order to mitigate this conflict, Finance Friends exclusively offers one option for fee structure when onboarding Advisors. Therefore, any Advisor who receives an endorsement or referral from Finance Friends will be paying the same fee.

Finance Friends' provides a free interactive website that enables users to search for advisors that will fit their criteria. In addition to this, Finance Friends acts as a liaison between users and the Advisor for the purpose of collecting and transferring information between the two parties with the purpose of vetting the advisor matches. These services may also include periodic contacts about the Advisor, or other information as may be requested or required to assist in understanding Advisor's services or establishing an advisory relationship or providing/updating information on behalf of Advisor. In no event will the services include providing investment advisory services on behalf of Advisor in any manner. The compensation for Finance Friends' services is paid completely by the Advisor, which are not increased or passed along to a client in any way. Therefore, the advisory fees paid to the Advisor will not be increased as a result of our solicitation services. If you should have any questions about this relationship, please let me know.

Sincerely,
Lukas Gemeinhardt,
Finance Friends