

## **Form CRS: Double Finance, Inc. (“Double Finance”) Form CRS Client Relationship Summary (1.4.2024)**

### **Item 1: Introduction**

Double Finance, Inc. (“Double Finance,” “we,” “our,” “us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We offer investment advisory services to retail investors and corporate entities. Brokerage and investment advisory services and fees differ, and it is important for retail customers (“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.

### **Item 2: Relationships and Services**

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

Double Finance provides investment advisory services to retail investors including portfolio management and the purchase and sale of securities through our proprietary, internet-based platform (“the Platform”). The Platform is accessible solely through the internet. Double Finance also offers quantitative analysis and tax loss harvesting. Recommendations are derived through our proprietary algorithm (“the Algorithm”). The Algorithm ingests investor-specific data provided by the investor to produce such recommendations. We offer clients the opportunity to transact in equities, ETFs, and fixed income securities. We currently require an investment minimum of \$1,000, depending on the users selected portfolio, which may be waived or adjusted in the Adviser’s sole discretion. We provide contractually agreed-upon account monitoring as a standard service via the Algorithm on an ongoing basis. We offer recommendations on a discretionary basis to buy and sell investments in your account per the terms of the model portfolio without speaking to you prior to doing so. Investors place restrictions on discretionary portfolios. We do not maintain custody of your assets: assets are maintained with a qualified custodian; we maintain a relationship with a limited offering of custodians.

**For more detailed information** about our advisory business and the types of clients we generally service, please review our Form ADV 2A.

#### **Conversation starter. 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?

### **Item 3: Fees, Costs, Conflicts, and Standards of Conduct**

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

For investment advisory services, we typically charge a fixed fee of \$1 per month, assessed monthly, in arrears. Fees are debited directly from your Double Finance account. Double Finance in its sole discretion may waive or adjust any such fees. You pay these fees even if you don’t buy or sell investments. There are no transaction-based fees paid to Double Finance.

#### **Other Fees and Costs**

If applicable to your account, the custodian may charge you directly for other fees in addition to brokerage commissions and advisory fees, including: (1) account maintenance fees such as custody, trade confirmation processing, corporate actions, and transfer fees; (2) cash management fees such as cash sweep, checking, and wire fees; and (3) investment specific fees such as those for administration of alternative investments or for foreign securities. Please review the Fee Schedule for the custodian for more information to determine if any such fees are applicable to your accounts. You may also incur fees charged by the particular investment product in which you are invested, including mutual funds and ETFs, in addition to advisory fees charged by us. Double Finance does not charge or receive a portion of fees listed in this section. 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 additional information**, please see our Form ADV 2A.

**Conversation starter. 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 that means. Our financial professionals are permitted to purchase and transact in the same securities as Double Finance's clients; this poses a conflict of interest. We do not currently participate in revenue sharing and do not receive compensation from third-parties when we recommend or sell certain products.

**Conversation starter. Questions to ask your Financial Professional:**

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

**For additional information**, please review our Form ADV 2A.

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

Our employees are compensated in the form of bi-weekly distributions of an annualized salary. They may also be compensated in the form of occasional annual bonuses, based on merit. Our employees are not compensated based on either the fees we earn from their advisory services or recommendations, or the time and complexity required to meet a client's needs. Our employees are not compensated based on the products they sell. Our employees do not receive any transaction-based compensation.

**Item 4: Disciplinary History**

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

No; neither our firm nor our financial professionals have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation starter. Questions to ask your Financial Professional:**

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

**Item 5: Additional Information**

For additional information about our services or if you would like to request up-to-date information and a copy of the CRS please contact us at 415.366.3893. Responses to conversation starters may be viewed at [www.double.finance](http://www.double.finance).

**Conversation Starter. 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?