

# Form CRS - Client Relationship Summary

Date: 03/07/2022

Ainvest Financial, Inc.; Ainvest Wealth Management Corp.

## Item 1: Introduction

**Ainvest Financial, Inc.** is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).

**Ainvest Wealth Management Corp.** is an investment adviser registered with the Securities and Exchange Commission offering internet advisory services.

Brokerage and Investment Advisory service 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 [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

### Questions to ask us:

- *Given my financial situation, should I choose a brokerage service? Why or why not?*
- *Given my financial situation, should I choose an investment advisory service?*
- *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?*

Ainvest Financial, Inc. offers brokerage services to retail investors, including buying and selling securities. Our brokerage services include buying and selling securities at your direction. Among other products, we offer US equities, exchange traded funds (ETFs), and money market funds. The firm does not make recommendations but will offer a limited menu of investment products. Ainvest does not act as a dealer to facilitate clients' transactions by buying or selling securities for its own account (known as principal trading). You must meet a certain criteria to open a brokerage account. The Firm does not make recommendations. For brokerage accounts, you make the ultimate decision regarding the investment strategy and the purchase or sale of investments given your investment objective, risk tolerance, financial circumstances, and investment needs.

Ainvest Wealth Management Corp primarily offers the following investment advisory services to retail clients: "robo-advisory" portfolio management services via an online interface. This entails the use of algorithm-based portfolio management advice, rather than in person investment advice. These automated investment solutions are premade ETF (exchanged traded fund) portfolios which are selected based on the client's investment profile. Information that may be used to determine which portfolio is selected may include the client's age, risk tolerance, investment goals, income, and current assets, among others. The firm offers discretionary advisory services. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Please also see our [Form ADV Part 2A](#) ("Brochure"), specifically Items 4 & 7.

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## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

***Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?***

What fees will I pay? Our fees vary depending on the services you receive. We can either charge a fee that is based on the percentage of assets you have under our management. The amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Fees are charged monthly in arrears. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see [Items 4, 5, 6, 7 & 8 of our Brochure](#).

There may be transactional fees and product-level fees that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. 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. Please also see our Brochure for additional details.

For Ainvest Financial, Inc. our fees also vary depending on the services you receive. Please see the firm's fee details in the following link <https://www.ainvest.com/static/pdf/Fee%20Schedule.pdf> 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.

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 (see heading immediately below).

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure for additional details.

## Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

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## Item 5: Additional Information

***Questions to ask us: 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?***

For additional information on Ainvest Financial, Inc. brokerage services please contact [support@ainvest.com](mailto:support@ainvest.com) or visit <https://brokercheck.finra.org/firm/summary/120242> to learn more about our firm.

For additional information on Ainvest Wealth Management Corp. advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/310027> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 1-917-478-5758.

### **Exhibit A – Material Changes to Client Relationship Summary**

There are no material changes.