BuildSaints Inc.

Client Relationship Summary

BuildSaints Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser (CRD No. 344466). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools to research firms and financial professionals are available at **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 one advisory service: the investment program inside the BuildSaints app, delivered **entirely online through software** — research and rankings of public companies using our proprietary Catholic-alignment score, tools for placing your own trades in your own Charles Schwab account, and optional automated strategies. If you turn a strategy on, we have **limited discretion**: the software trades by the strategy's stated rules, only within dollar amounts you authorize, long-only, and you can turn it off at any time — you make the decision to activate it. Everything else is non-discretionary: you decide. Our software **monitors** strategy accounts continuously against their rules. We advise on **publicly traded stocks and ETFs only** — a limited menu shaped by our alignment methodology. Operational minimums: a $10 minimum deposit and a $10 minimum per-position purchase for automatic investing; no account minimum.

> **CONVERSATION STARTERS — ASK US**
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> Given my financial situation, should I choose an investment advisory service? Why or why not?
>
> How will you choose investments to recommend to me?
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> What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

The advisory program is included in the **$10 per month BuildSaints app membership** — a flat subscription for the whole app, of which the investment program is an optional part. We charge **no asset-based fee, no performance fee, and no commissions**, and the fee does not change with your account size or trading. Because the fee is flat and bundled, you pay it even in months you do not use the investment program — and members who never activate the program pay the same $10 for the rest of the app. You will also pay costs charged by others: Schwab's brokerage charges (if any) and the internal expenses of any ETFs you hold. **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.**

> **CONVERSATION STARTERS — 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?

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 examples to help you understand what this means: our revenue is the flat app subscription, so we have an incentive to keep you subscribed to the app overall; and our personnel use the same program and may own the same securities it ranks and trades, which our code of ethics addresses with reporting and mechanical, pre-stated strategy rules.

> **CONVERSATION STARTERS — ASK US**
> How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

The firm is owner-operated: its sole managing director is compensated through ownership of the firm. No one is paid commissions, sales bonuses, or compensation based on the amount of client assets, products sold, or trading activity.

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

No. Visit **Investor.gov/CRS** for a free and simple search tool to research us and our financial professionals.

> **CONVERSATION STARTERS — ASK US**
> As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our investment advisory services and request a copy of this relationship summary at **buildsaints.com/legal/form-crs.pdf**, by email at **adrian@buildsaints.com**, or by phone at **650-690-2002**. BuildSaints Inc. · 154 W 14th St, New York, NY 10011.

> **CONVERSATION STARTERS — 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?