Form CRS Relationship Summary

Aligned Investing, LLC ("Aligned Investing") is an investment adviser registered with the U.S. Securities and Exchange Commission (SEC). We think it is important for you, the retail investor, to understand how advisory and brokerage services and fees differ in order to determine if Aligned Investing is the right fit for you. Learn more about the differences in these short informational videos.

This relationship summary will explain the various services we offer, how we charge for those services, and conflicts of interest that exist when we provide our services. To help you research firms and financial professionals, you can access free and simple tools at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.

What investment services and advice can you provide me?

Aligned Investing is exclusively a web-based investment adviser that offers fully-automated discretionary investment management services to retail investors ("you") with continuous monitoring and supervision of your investment portfolio. We offer a customized portfolio management service through determining individual investment goals, time horizons, objectives, and risk tolerance. We provide a values-driven investing experience by considering your social and environmental principles when we tailor investments according to your guidelines, mandates and restrictions. When you provide Aligned Investing discretionary authority you will sign a limited trading authorization or equivalent, which means we will have the authority to buy and sell investments in your account without seeking your approval on each transaction.

Aligned Investing's algorithm creates portfolios that are composed of preselected stocks and ETFs, therefore your account is limited to these types of investments. Our portfolios are designed to adjust according to your personal risk tolerance while remaining diversified. You will be required to enter into a digitally signed, written agreement with Aligned Investing in order to establish an account. We require that you complete a comprehensive questionnaire that will provide us with all necessary data for use in the algorithm to generate the recommended portfolio. **For additional information**, please see Item 4 of our Firm Brochure (Form ADV Part 2A).

► We encourage you to consider the following before becoming a Client:

- **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?**

We answer these questions here.

More information about our advisory services can be found in Items 4 and 13 of our Firm Brochure.

What fees will I pay?

Aligned Investing charges an annualized fee of 0.25% on your assets under our management. There are no minimum account size requirements. The fee is collected monthly and is directly debited from your managed account. You can lower your advisory fees by referring friends and family to use Aligned Investing.

Other Fees and Costs

You may pay other fees to third parties, such as expense ratios, which cover the operating expenses of an ETF. Expense ratios vary depending on the portfolio allocations in your account. You will also be responsible for the fees and expenses charged by your custodian, such as margin interest fees, stock borrow fees and wire transfer fees. Aligned Investing does not receive any portion of these fees.

Additional Information

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.

- **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?**

We answer this question here.

More information about advisory fees can be found in Item 5 of our Firm Brochure.

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 must act in your best interest as a fiduciary 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

- The more assets you have in your account, the more you will pay us in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

- Our client referral program may create an incentive for third parties or other existing clients to refer prospective clients to Aligned Investing even if they would not otherwise make such a referral. Account opening incentives do not influence the way we manage client accounts.

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

We answer this question here.

More information about our client referral program can be found in Items 5 and 14 of our Firm Brochure.

How do your financial professionals make money?

We do not employ financial professionals to provide investment advice directly to clients. Our investment services are offered through our website and mobile app. Although, our financial professionals involved in the investment services offered through our website and mobile app receive a salary and may receive a discretionary bonus.

Do you have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm.

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

We answer this question here.

Additional Information

Additional information about our firm is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number (our firm's CRD number is 317061). You can find more information about our investment advisory services and obtain a copy of this Form CRS at https://alignedinvesting.co/crs

- **How do I contact Aligned Investing for questions/complaints I may have or if I need technical assistance?**

  Please email us at support@alignedinvesting.co