

<p>CLIENT RELATIONSHIP SUMMARY</p> <p>INTRODUCTION</p>	<p>POCKETNEST RIA, LLC (“Pocketnest RIA” is an Investment Adviser registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and the fees associated with them differ and it is important for the retail investor to understand these differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>RELATIONSHIPS AND SERVICES</p> <p>Description of Services</p> <p>Conversation Starters:</p> <p><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></p> <p><i>How will you choose investments to recommend to me?</i></p> <p><i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i></p>	<p><i>What investment services and advice can you provide me?</i></p> <p>Pocketnest RIA provides education, financial planning guidance and advice exclusively through its interactive website/app.</p> <p>Pocketnest RIA provides comprehensive financial planning in a methodical, digital, NextGen platform to individual users and families via its interactive website/app at www.Pocketnest.com. Services are intended solely for U.S. citizens residing in the U.S.A.</p> <p>Using proprietary financial planning models and general research on the topics of investments and risk management, Pocketnest RIA guides its users along a path outlining 10 themes that make up a financial plan to discover potential financial planning and investment needs. Our users visit the Pocketnest RIA website/app and answer online questions concerning their personal finances as well as planning, risk management and investment goals. Pocketnest RIA’s computer-based application or algorithm processes and analyzes each user’s response and transmits advice back to each user through the interactive website/app. We also offer general education workshops online.</p> <p>Pocketnest RIA is not a broker/dealer, custodian, or insurance agency. We are not affiliated with the financial service providers who may disseminate information on the Pocketnest RIA platform or blog. Our registered personnel (investment adviser representatives) are not registered representatives of a broker/dealer, do not elaborate or expand upon the financial advice provided by our interactive website/app, or otherwise provide personalized financial or investment advice to our online users. We do not offer advice relating to specific or proprietary investment products, manage investments, or place securities trades for users. Our interactive website/app may recommend various financial service providers throughout the planning process, but users make the ultimate decisions regarding their financial direction and which firms, if any, they might engage for services. Users requiring additional assistance can consult their personal investment and/or tax adviser, attorney, or other professionals for expert opinions.</p> <p>Monitoring: Pocketnest RIA’s services do not involve monitoring or reviews. Pocketnest RIA provides for do-it-yourself (“DIY”) financial planning via its interactive website/app. Pocketnest RIA’s website/app may provide one or more reports pertaining to the user’s online responses during interactive services, which may include a DIY financial plan. A user’s data planning file may contain the user’s net worth statement and budget as well as their investment profile which would reflect individual holdings and prior transactions. The advice offered during the user’s experience may include recommendations for reviews or other follow-up services via the interactive website/app or through the users’ selected service provider(s). It would be the user’s responsibility to update his or her financial, insurance and/or investment goals and objectives on his/her own or secure services from the user’s selected service provider(s). Item 13, Form ADV 2</p> <p>Investment Authority: Pocketnest RIA does not engage in investment management and does <u>not</u> maintain limited discretion to execute securities transactions. Users are welcome to utilize financial service providers of their choice. Item 16, Form ADV 2A</p> <p>Advice and Investments: Pocketnest RIA does not offer advice relating to specific or proprietary investment products. Item 4.B, Form ADV 2A. Account Minimums & Other Requirements: Pocketnest RIA does not impose minimum user standards as it does <u>not</u> charge a fee for its interactive services. Item 7, Form ADV 2A</p> <p>Education, experience, and qualifications: Jessica Willis, CFP®, CPWA® (Certified Financial Planner™ and Certified Private Wealth Adviser™) is Pocketnest RIA’s Chief Compliance Officer and primary contact. Information about Ms. Willis, including her education, experience, and voluntary industry designations, as well as data for our other investment adviser representatives is provided in Pocketnest RIA’s Form ADV 2B Brochures.</p>

<p>FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT</p> <p>Description of Principal Fees and Costs</p> <p>Conversation starters</p> <p><i>How else does your firm make money and what conflicts of interest do you have?</i></p> <p><i>Help me understand how these fees and costs might affect my investments.</i></p> <p><i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i></p> <p><i>What other fees might I incur?</i></p> <p><i>What are your legal obligations to me when acting as my investment adviser?</i></p> <p><i>How might your conflicts of interest affect me, and how will you address them?</i></p>	<p>What fees will I pay? Pocketnest RIA does not charge fees. Item 5.A Form ADV 2A. Pocketnest RIA accepts referral-based compensation from unaffiliated service firms that may be recommended during the online planning process as discussed below. These fees vary and are set forth in the compensation disclosure document users receive at the time of any such recommendation. Users are never obligated to utilize any recommended service provider. Items 10.D & 14.A of our Form ADV 2A Brochure.</p> <p>Description of Other Fees and Costs Investors are responsible for third-party fees associated with financial and investing activities and these vary depending upon the nature of services utilized, investments purchased and sold, and other factors. Investors can expect to pay transaction fees and commissions to their brokerage firm, as well as fees associated with their particular accounts (e.g., transfer fees, termination costs, wire transfer fees, retirement plan and/or trust fees, deferred sales charges, odd lot differentials, and other fees and taxes associated with investing). Fees and expenses charged to shareholders of mutual, index and exchange-traded fund shares are exclusive of and in addition to an investment adviser's fees. 5.C, Form ADV 2A Charges, transaction fees, and ongoing fees affect investment returns over time.</p> <p>Important: <i>You will pay fees and costs whether you make or lose money on your investments and these will reduce any amount of money you make on your investments over time. You should ensure that you understand what fees and costs you are paying.</i></p> <p>Standard of Conduct and Conflicts of Interest: What are your legal obligations to me when acting as my investment adviser? Pocketnest RIA is a fiduciary to its users. When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, because we earn fees associated with recommendations, our compensation creates a conflict with your interests. You should understand and ask us about this conflict because it can affect the advice that we provide. How does your firm make money? Pocketnest RIA is only compensated via referral-based fees paid by recommended third parties. What conflicts of interest do you have? We are likely to recommend Pocketnest RIA's services and while we do not charge fees, we receive referral compensation from unaffiliated investment managers and other service providers. Therefore, Pocketnest RIA has an incentive to recommend these unaffiliated firms. Items 10.D & 14.A of our Form ADV 2A Brochure The receipt of referral-based compensation creates a conflict of interest between Pocketnest RIA and its users since the unaffiliated service providers offer Pocketnest RIA an incentive to recommend their services. Pocketnest RIA acknowledges its fiduciary duty to users. We seek to only recommend service providers that we believe may offer programs that are of interest to and could benefit our services and our users and other Pocketnest RIA website/app visitors. We generally seek to recommend managers who are fee-only (do not accept commissions in connection with securities recommendations). At the time of a referral, Pocketnest RIA's website/app will provide the user with a link to the independent manager's ADV Part 2 Brochure, Form CRS, compensation disclosure information, and any other materials required by securities rules. The services offered by other firms are separate and distinct from Pocketnest RIA's services. If you elect to engage the service provider, that firm is responsible for providing services within their respective programs and pursuant to their written agreement with you. Referrals to other service providers (law, tax, accounting, etc.), are complimentary. <i>Users are welcome but are never obligated to utilize any service recommended service provider.</i> Item 14, ADV Part 2A Brochure</p> <p>How do your financial professionals make money? Our investment adviser representatives earn a salary paid by Pocketnest RIA. Other Business Activities: None. Pocketnest, Inc., which owns Pocketnest RIA, offers licensing of its proprietary automated financial education platform to unaffiliated banks, credit unions and other financial service firms. In addition, non-financial entities may utilize the firm's fintech to provide financial education to their employees. Item 10.C, ADV Part 2A. As discussed at Item 11.B, ADV Part 2A, Pocketnest, Inc. has raised capital via this industry-standard method for traditional tech start-up funding.</p>
<p>DISCIPLINARY HISTORY</p>	<p>Do you or your financial professionals have legal or disciplinary history? If yes, for what type of issue or conduct? No. Item 9, Form ADV 2A & ADV 2B Brochures A free and simple search tool is available at investor.gov/CRS if you would like to search our firm, our registered personnel, or other providers.</p>
<p>ADDITIONAL INFORMATION</p> <p>Conversation starters: <i>Who is my primary contact? Is he/she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person treats me?</i></p>	<p>Jessica M. Willis, CFP®, CPWA® is Pocketnest RIA's Chief Compliance Officer and an investment adviser representative.</p> <p>If you would like a copy of this relationship summary, please contact us at hello@Pocketnest.com or by telephone at (248) 202-6201. Our mailing address is: 300 East Liberty, Lower Level, Ann Arbor, MI 48104.</p> <p>Information about Pocketnest RIA, CRD# 309091 is available at www.adviserinfo.sec.gov. Please visit us at: https://www.Pocketnest.com/.</p>