



## Form CRS Customer Relationship Summary

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April 06, 2021

DNDRO Inc. is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. 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. We have provided Conversation Starters in each section to highlight important information about our business and anticipate questions you may have.

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### Investment Advice and Services

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

We provide subscription fee-based investment advisory services and financial planning services, described in Part 2 of our Form ADV, Item 4. We provide our services only over the internet through our Basic Plan, which includes automated investment portfolios recommendation and re-allocation. As a client, you input information about yourself through our online interface, and our software generates portfolio recommendations based on the information you provide, and manages the portfolios you choose. If you choose our Premium Plan, you can also customize your own portfolios on our platform. Our software adjusts the portfolios and notifies you their latest allocation on an ongoing basis. Since we do not practice discretionary authority nor accept or maintain custody of your funds or securities, an actual allocation of the portfolios is made by yourself at your own will. You hold your discretionary authority to choose broker-dealers.



#### Conversation Starter

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

#### ***How will you choose investments to recommend to me?***

We currently recommend and offer investment advisory of our core portfolios representing different investment objectives and risk preference. Our portfolios involve Exchange Traded Funds (ETFs) and individual equities primarily. We analyze financial data from various sources and select assets through our algorithms to construct the portfolios recommended to you. We recommend one or more of these investment portfolios based on your financial situation, objectives, and risk preference. We also guide you to understand the composition of the recommended portfolios and choose one or more of them.

#### ***Monitoring***

As part of all our service offerings, our software automatically monitors and adjusts the portfolios you choose on an ongoing basis. Our software automatically notifies you of the latest allocation of your portfolios in case of change. Our algorithms are developed and overseen by our investment advisory personnel.

#### ***Investment Authority***

We do not practice discretionary management of your financial (e.g., banking) accounts and at no time will accept or maintain custody of your funds or securities. What we offer you is the ongoing re-allocation weights of the assets in the portfolios you choose.

#### ***Account Minimums and Other Requirements***

No minimum account size is required to open or maintain an account.

### Fees, Costs, Conflicts and Legal Obligations

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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 fees will I pay?***

Subscription Plan	Monthly Fee	Description
Beginner	\$0	Choose one recommended portfolio
Basic	\$9	Choose unlimited number of recommended portfolios
Premium	\$29	Basic Plan, plus Portfolio Customization

You may cancel and opt out from our Basic or Premium Plan at any time without reason. Our subscription fee does not include your transaction costs if you decide to make an actual allocation using your capital.



### **Conversation Starter**

- 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?

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

Our employees are paid a base salary and a discretionary bonus. No compensation nor bonus is based on the performance or recommendations of the portfolios which are automatically constructed, recommended and adjusted by our algorithm-based software.

## ***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 to you. For example, financial professionals at DNDRO INC. may follow and buy the same portfolios recommended to you. Additional information about conflicts of interest between us and our clients is available in Part 2 of Form ADV, Items 4, 6 and 9.

## **Disciplinary History**

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

No, DNDRO INC. does not have any disciplinary history, nor is it involved in any legal matters that would have a significant impact on its advisory business. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.



### **Conversation Starter**

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

## **Additional Information**

Additional information about our services can be found in our Form ADV Part 2 at [www.dndro.com/BROCHURE.pdf](http://www.dndro.com/BROCHURE.pdf). A copy of this relationship summary can be found at [www.dndro.com/CRS.pdf](http://www.dndro.com/CRS.pdf). For answers to the conversation starters, please feel free to contact us at [contact@dndro.com](mailto:contact@dndro.com) or (206)-707-8960.



### **Conversation Starter**

- Who is my primary contact person? Are they 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?