

POCKETNEST RIA, LLC
Form CRS - Client Relationship Summary

INTRODUCTION

Pocketnest RIA, LLC (Pocketnest RIA) is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. We provide education, financial planning guidance and advice exclusively through our interactive website/app. Brokerage and investment advisory services and their associated fees differ, and it is important for you to understand the 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.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me? Pocketnest RIA provides comprehensive financial planning in a methodical, digital, NextGen platform to individual clients and families via its interactive website/app at www.Pocketnest.com. Services are intended solely for U.S. citizens residing in the U.S. 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. Clients 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 client's response and transmits advice back to each client through the interactive website/app. We also offer online general education workshops.

Pocketnest RIA is not a broker/dealer, custodian, or insurance agency. We are not affiliated with the financial service providers who may disseminate publicly available data 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. Pocketnest RIA does not offer advice relating to specific or proprietary investment products, does not manage investments, and does not place trades for clients. Our interactive website/app may recommend various financial service providers throughout the planning process, but clients make the ultimate decision regarding their financial decisions and which firms, if any, they might engage for services. Clients requiring additional assistance can consult their personal investment and/or tax adviser, legal counsel, or other professionals for expert opinions.

Pocketnest RIA does not impose minimum user standards as it does not charge a fee for its interactive services. As discussed in Pocketnest RIA's [Form ADV 2A Brochure at Item 10.D and 14.A](#), We may recommend various unaffiliated independent managers and other service providers when we believe the firm(s) may offer programs that are of interest to and could benefit clients and other website/app visitors. Pocketnest RIA generally seeks to recommend managers who are fee-only (do not accept commissions in connection with securities recommendations). Pocketnest RIA may receive direct economic benefit from unaffiliated third investment managers when it refers clients who may be interested in services offered by third parties. At the time of a referral, Pocketnest RIA's website/app will provide the client with a link to the independent manager's ADV Part 2 Brochure, compensation disclosure information, and any other materials required by securities rules. *The referral relationships create a conflict of interest between Pocketnest RIA and its clients* as the unaffiliated service providers offer Pocketnest RIA and its Investment Adviser Representatives a financial incentive to recommend their services. We acknowledge our fiduciary duty to clients and while clients are welcome, they are never obligated to utilize any service recommended service provider. The services offered by other firms are separate and distinct from Pocketnest RIA's services. If you elect to engage a recommended service provider., that firm is responsible for providing financial and/or investment services within their respective programs and pursuant to their written agreement with you. Referrals to other service providers (law, tax, accounting, etc.), are complimentary.

Conversation Starter: Investors should ask the following questions to start a conversation about relationships and services:

- 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?

FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What fees will I pay? Pocketnest RIA does not charge fees as disclosed in this summary and in its Form ADV 2A Brochure at Item 5A. **How does your firm make money and what conflicts of interest do you have?** As discussed above and in our Form ADV 2A Brochure at Items 10,D and 14,A.,Pocketnest RIA accepts referral-based compensation from unaffiliated service firms that may be recommended during the online planning process. These fees vary and are set forth in the compensation disclosure document you would receive at the time of any such recommendation. *The receipt of referral-based compensation creates a conflict of interest between Pocketnest RIA and its clients since the unaffiliated service providers offer Pocketnest RIA and its Investment Adviser Representatives an incentive to recommend their services.* Pocketnest RIA acknowledges its fiduciary duty

and clients are never obligated to utilize any recommended service provider.

What other fees might I incur? Pocketnest does not charge fees. Investors are responsible for the payment of all third-party fees associated with their financial and investing activities and these will vary depending upon the nature of services utilized, products purchased and sold, and other factors. Clients may pay transaction fees and brokerage commissions to their brokerage firm(s), as well as any 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, transfer taxes, and other fees and taxes on brokerage accounts and securities transactions). All fees paid to a selected Registered Investment Adviser for advisory and/or portfolio management (including wrap fees, if applicable), are separate from the fees and expenses charged to shareholders of exchange-traded funds or mutual fund shares offered by investment companies. Such charges are exclusive of and in addition to the selected Adviser's fees. A complete explanation of expenses charged by an investment is contained in the investment prospectus. You are encouraged prospectus and securities offering documents. Pocketnest RIA and its Investment Adviser Representatives do *not* receive any portion of these investment-related fees. **Important:** 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. When utilizing the management services of a registered investment adviser, the more assets there are your advisory account, the more you will pay in fees; thus, your Adviser may have an incentive to encourage you to increase the assets in your account.

Conversation Starter: Investors should ask their investment adviser the following questions to start a conversation about the impact of fees and costs on investments:

- 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?

Standard of Conduct: *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 recommendations we provide to you.* While Pocketnest RIA does not charge fees for its online interactive planning services, we do receive referral compensation from third parties as discussed in this Summary and in Pocketnest RIA's Form ADV 2A Brochure and this creates a conflict of interest between Pocketnest RIA and its clients since the unaffiliated service providers offer Pocketnest RIA and its Investment Adviser Representatives an incentive to recommend their services. Pocketnest RIA acknowledges its fiduciary duty and clients are never obligated to utilize any service provider that may be recommended.

Conversation Starter: Ask your financial adviser: How might your conflicts of interest affect me, and how will you address them?

DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? No. Pocketnest RIA, its owners, and its Investment Adviser Representatives do not have legal or disciplinary histories. **A free and simple search tool is available at investor.gov/CRS** if you would like to search our firm, our registered personnel, or another financial service provider.

Conversation Starter: Ask your financial professional about their disciplinary history by asking the following questions:

- As a financial professional, do you have any legal or disciplinary history? If yes, for what type of issue or conduct?

ADDITIONAL INFORMATION

Additional Information about Pocketnest RIA is available by visiting <https://www.Pocketnest.com/> . If you would like a copy of this relationship summary, please contact us at hello@Pocketnest.com or by telephone at (248) 876-3651. Jessica M. Willis, CFP®, CPWA® is the Chief Compliance Officer of Pocketnest RIA. Our mailing address is: 1420 Washington Blvd., Suite 301 Detroit, MI 48226. Information about Pocketnest RIA, CRD# 309091 is available on the SEC's website at www.adviserinfo.sec.gov

Conversation Starter: Ask your adviser about the firm's primary contacts and how complaints are handled:

- 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?