

FORM ADV PART 2A

FIRM BROCHURE

TalkAboutHealth, Inc. DBA Advizmo

777 6th Ave. #16F

New York, NY 10001

Phone: (917) 710-1927

Email: murray@talkabouthealth.com

Website: www.advizmo.com

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TalkAboutHealth, Inc. operates under the brand name Advizmo.

This brochure provides information about the qualifications and business practices of TalkAboutHealth, Inc. DBA Advizmo. If you have any questions about the contents of this brochure, please contact us at (917) 710-1927 or murray@talkabouthealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about TalkAboutHealth, Inc. DBA Advizmo also is available on the SEC's website at www.adviserinfo.sec.gov.

Registration as an investment adviser does not imply a certain level of skill or training.

Executive Summary: TalkAboutHealth, Inc. DBA Advizmo is a digital investment adviser providing automated portfolio management services through diversified ETF portfolios. We charge 0.25% annually on assets under management with no minimum account requirements.

Item 2 - Material Changes

Instead of using Alpaca, we are now using Interactive Brokers LLC for brokerage services.

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Item 4 - Advisory Business

A. Description of Advisory Firm

TalkAboutHealth, Inc. DBA Advizmo is a digital investment adviser that provides automated investment management services. We help clients invest excess funds through professionally managed, diversified portfolios of exchange-traded funds (ETFs).

TalkAboutHealth, Inc. was incorporated in Delaware on November 1, 2010. Our principal owner is Murray Jones, who owns 97.5% of the firm.

B. Types of Advisory Services

Automated Investment Management Services

We provide discretionary investment management services for clients who choose to invest with us. Our investment advisory services include:

Portfolio Construction: We manage diversified portfolios of exchange-traded funds (ETFs) with three portfolio options:

- Conservative (30% broad market stocks, 70% government and corporate bonds)
- Moderate (70% broad market stocks, 30% government and corporate bonds)
- Aggressive (100% stocks)

Automatic Rebalancing: Portfolios are automatically rebalanced when new funds are invested to maintain target allocations.

Tax-Optimized Selling: Every time we sell a position on behalf of a client, we analyze the client's portfolio and sell the specific tax lot with the largest tax benefit or least tax liability. This lot-level optimization helps minimize the tax impact of each transaction.

Wash Sale Avoidance in Buying and Selling: Whenever we buy or sell positions, we ensure that purchases do not trigger wash sale violations under IRS rules. If a transaction would result in a wash sale and there are no alternative securities available, we notify the client before proceeding with the transaction.

Ongoing Investment Management: Continuous supervision and management of client investment portfolios according to their selected investment strategy.

Service Accessibility: Clients can access our investment advisory services independently without being required to use any other services we may offer.

C. Tailored Investment Services

We collect personal information from clients through digital questionnaires to assess their investment objectives and risk tolerance. We determine the appropriate portfolio strategy based on their responses, though clients may choose a different allocation if they prefer. Each portfolio strategy is implemented through multiple portfolio variations that maintain consistent market exposure while enabling tax optimization.

Suitability Limitations: Our portfolio selection methodology has inherent limitations, as it does not address all relevant considerations such as specific tax situations, cash flow needs, or external investments. We recommend clients periodically review their investor profile to ensure it remains current.

D. Wrap Fee Programs

We do not participate in wrap fee programs.

E. Assets Under Management

As of June 13, 2025, we manage \$0 in client assets on a discretionary basis and \$0 in client assets on a non-discretionary basis. This reflects our pre-launch status as we prepare to begin serving clients following SEC registration approval.

Item 5 - Fees and Compensation

A. Investment Advisory Fee Structure

0.25% per year of assets under management

- Calculated daily based on account value
- Deducted quarterly in arrears from investment accounts
- Charged only on funds actually invested and managed through our investment advisory services

What Our Advisory Fee Covers:

- Professional investment management and portfolio construction
- Automated rebalancing to maintain target allocations
- Tax-loss harvesting strategies
- Ongoing investment supervision and portfolio management
- Fiduciary investment advisory services

Fee Examples:

- \$10,000 invested: \$25.00 annually (0.25%)
- \$50,000 invested: \$125.00 annually (0.25%)
- \$100,000 invested: \$250.00 annually (0.25%)

B. Fee Billing and Payment

Advisory Fee Billing:

- Automatically deducted from investment accounts quarterly in arrears
- Pro-rated upon termination of investment advisory services
- Calculated based on average daily balance during the billing period

Service Termination:

- Clients can terminate investment advisory services at any time
- Upon termination, clients retain control of their investment accounts
- Final advisory fees are pro-rated to the termination date

C. Other Fees and Expenses

Commission-Free Trading: Advizmo does not currently charge commissions on securities transactions. We reserve the right to implement commission charges in the future with at least 30 days advance notice to clients.

In addition to our investment advisory fees, clients will incur:

- Underlying expense ratios of ETFs held in portfolios (typically 0.03% to 0.20% annually)
- Regulatory fees mandated by SEC and FINRA (pass-through fees required by law)
- Wire transfer fees (if client chooses wire transfer instead of ACH)
- Account transfer or closure fees, if any
- Other administrative fees as disclosed by Interactive Brokers LLC

Currently Absorbed by Advizmo:

- Standard securities transaction commissions
- ACH withdrawal fees

- Standard custodial transaction fees

Note: Our policy of absorbing certain transaction costs may change in the future with advance notice to clients.

D. Commission Compensation

Neither we nor any of our supervised persons accept commissions or other compensation for the sale of securities or other investment products to clients.

Item 6 - Performance-Based Fees and Side-By-Side Management

We do not charge performance-based fees or manage accounts with different fee structures simultaneously.

Item 7 - Types of Clients

We provide investment advisory services to individual investors and their related entities such as trusts, estates, and retirement accounts.

Investment Advisory Services: Available to clients who choose to invest with us for automated portfolio management. We do not impose minimum account size requirements, making our investment advisory services accessible to investors at various asset levels.

Service Independence: Clients can access our investment advisory services independently without being required to use any other services we may offer. We also offer separate non-advisory technology services, but these are not required for investment advisory clients.

We encourage prospective clients to consider whether our investment advisory services and automated portfolio management are appropriate for their investment objectives and financial situation.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

A. Investment Strategy

Investment Advisory Services Only: Our investment strategies and analysis methods apply exclusively to clients who have elected to receive our investment advisory services. We do not provide investment advice or investment strategies through any other services we may offer.

Investment Philosophy: Our investment advisory strategy focuses on constructing diversified portfolios of low-cost, broad market exchange-traded funds (ETFs). We use modern portfolio theory principles to create portfolios that seek to maximize expected returns for a given level of risk based on historical market data and academic research.

Portfolio Construction: We offer three portfolio strategies based on client risk tolerance:

- **Conservative Portfolio:** 30% stocks, 70% bonds - suitable for clients with shorter time horizons or lower risk tolerance
- **Moderate Portfolio:** 70% stocks, 30% bonds - suitable for clients with moderate risk tolerance and medium-term goals
- **Aggressive Portfolio:** 100% stocks - suitable for clients with higher risk tolerance and longer time horizons

Portfolio Implementation: Each portfolio strategy is implemented through primary, secondary, and tertiary portfolio variations that maintain consistent market exposure while enabling tax optimization. These portfolio variations use different ETFs to maintain the same target allocation, allowing for tax-loss harvesting while avoiding wash sale violations.

Rebalancing Strategy: Portfolios are automatically rebalanced with each new client investment to maintain target allocations. As our services develop, we plan to implement proactive rebalancing when allocations drift from target weights due to market movements.

Tax Optimization: We implement tax-loss harvesting by selling positions with the largest losses first, prioritizing short-term losses over long-term losses. We use specific identification methods for tax lot management and switch between our portfolio variations to avoid wash sale violations while maintaining consistent market exposure.

Investment Decision-Making: Murray Jones, CEO and CCO, oversees all investment decisions including portfolio construction, ETF selection, and strategic asset allocation changes. Investment decisions are based on modern portfolio theory principles and ongoing market analysis.

B. Material Risks

Market Risk: The value of investments will fluctuate due to changes in market conditions, economic factors, and investor sentiment. During market downturns, portfolios may experience significant losses.

ETF Risks: ETFs are subject to the risks of their underlying holdings and may trade at prices above or below their net asset value. ETFs may also face liquidity constraints and tracking error relative to their benchmark indices.

Passive Investment Strategy Risk: Our investment strategy relies primarily on passive ETF investments that track broad market indices. Portfolios will not outperform their benchmark

indices and will be subject to the full downside of market movements. Unlike active management strategies, passive strategies provide no protection against market declines.

Regulatory Risk: As a digital investment adviser, we are subject to evolving regulations governing investment advisers and automated portfolio management. Changes in regulations could require modifications to our services or fee structure.

Inflation Risk: Inflation reduces the purchasing power of investment returns over time. Our portfolios may not adequately protect against inflation risk, especially during unexpected inflationary periods.

Interest Rate Risk: Changes in interest rates affect the value of fixed-income securities and can impact the relative performance of different asset classes within portfolios.

Technology Risk: Our investment advisory services depend on technology systems that may experience outages, security breaches, or other disruptions that could affect investment management capabilities.

Rebalancing Risk: Automated rebalancing may result in selling investments that have appreciated and buying investments that have declined, which could result in realizing losses or missing additional gains.

Concentration Risk: Our portfolios may be concentrated in certain sectors or asset classes, which could result in greater volatility than a more broadly diversified portfolio.

General Investment Risk Warning: Investing in securities involves risk of loss that clients should be prepared to bear, including loss of the entire amount invested. We do not and cannot guarantee any level of performance, or that any client will avoid losses in their investment accounts. Past performance is no guarantee of future results.

Automated Rebalancing Risk: Our automated rebalancing process will sell over-concentrated ETFs and buy under-concentrated ETFs to maintain target allocations regardless of market conditions. This may result in selling better-performing investments and buying underperforming investments, potentially creating tax consequences and impacting performance.

Technology and Platform Risk: Our investment advisory services depend on computer and technological systems to provide portfolio management and client reporting. These systems are vulnerable to cyberattacks, operational disruptions, and technological malfunctions that could affect our ability to manage client accounts or provide access to account information. While we maintain security systems and business continuity plans, these systems have inherent limitations and may not prevent all potential disruptions.

C. Primary Security Types

We primarily invest in broad market ETFs that track major market indices. As our investment advisory services evolve, we may expand to include individual securities, alternative investment

strategies, and specialized ETFs. All investments carry market risk and the potential for loss of principal.

Investment Risk Disclosure: Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 - Disciplinary Information

Neither our firm nor our management personnel have any reportable disciplinary events to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

A. Broker-Dealer Registration

Neither our firm nor our management persons are registered as broker-dealers or registered representatives.

B. Futures Registration

Neither our firm nor our management persons are registered as futures commission merchants, commodity pool operators, commodity trading advisors, or associated persons of such entities.

C. Material Relationships

We do not have any material relationships with related persons in the financial industry that create conflicts of interest with our investment advisory clients.

D. Other Investment Advisers

We do not recommend or select other investment advisers for our clients.

E. Proprietary Products

We do not use affiliated or proprietary ETFs in client portfolios. All ETF selections are made based on objective criteria including cost, diversification, and liquidity, without regard to any financial relationship with the ETF provider.

F. Non-Advisory Services and Potential Conflicts of Interest

Platform Technology Services In addition to our investment advisory services, we also offer non-advisory financial technology services through our digital platform, including cash flow

analysis tools, account monitoring, and financial dashboard services. These platform services are offered separately from our investment advisory services with separate fees and agreements.

Potential Conflicts of Interest:

- **Cross-Selling Incentive:** We have a financial incentive to encourage our investment advisory clients to also purchase our non-advisory platform services, as this generates additional revenue for our firm beyond investment advisory fees.
- **Integrated Marketing:** While our platform services and investment advisory services operate independently, we may market both services together, which could create the impression that both services are part of our investment advisory offering.

Conflict Mitigation:

- Platform services and investment advisory services are offered with separate fee structures and user agreements
- Clients can access investment advisory services without purchasing platform services
- Clear disclosures distinguish between advisory and non-advisory services
- Platform services do not influence investment advisory decisions or portfolio management

Clients should be aware that we benefit financially when they choose to use both our investment advisory services and our platform services, and should consider whether each service independently provides appropriate value for their situation.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

We have adopted a Code of Ethics pursuant to SEC Rule 204A-1 that sets forth standards of conduct expected of our personnel and addresses potential conflicts of interest. Our Code of Ethics includes provisions relating to personal securities transactions, insider trading, conflicts of interest, and confidentiality of client information. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

B. Material Financial Interest

We do not buy or sell securities to clients or recommend securities to clients in which we have a material financial interest.

C. Personal Trading

Our personnel may invest in the same ETFs that we utilize in client portfolios. Because we focus on broad market ETFs, we believe this creates minimal conflicts of interest. All personal securities transactions by our personnel are subject to our Code of Ethics requirements, including pre-clearance and reporting obligations.

D. Simultaneous Trading

Our personnel may buy or sell the same securities around the same time as clients. To address potential conflicts, our Code of Ethics requires personnel to place client interests first and prohibits personnel from taking advantage of advance knowledge of client transactions.

Item 12 - Brokerage Practices

A. Broker-Dealer Selection

We currently use Interactive Brokers LLC as the primary custodian and broker-dealer for client accounts. We selected Interactive Brokers based on their competitive pricing, technology capabilities, regulatory compliance, and ability to support our digital investment advisory services. We may add additional custodial relationships in the future to better serve our clients' needs.

Factors in Selection:

- Competitive commission and fee structure
- Quality of trade execution
- Technology integration capabilities for automated portfolio management
- Regulatory compliance and financial stability
- Customer service and operational support
- Fractional share investing capabilities
- API reliability and uptime for seamless platform integration

Best Interest Standard: Our use of Interactive Brokers serves our clients' best interests by enabling efficient, low-cost portfolio management through automated systems. The technology integration allows for precise fractional share investing, immediate trade execution, and real-time portfolio monitoring. While this arrangement may limit clients' custodian choices, it enables us to provide services at significantly lower costs than would be possible with multiple custodial relationships.

Revenue Sharing and Conflicts of Interest: We do not receive any revenue sharing, payment for order flow, or other compensation from Interactive Brokers LLC. We do not receive any economic benefits beyond the standard custodial services for which our clients pay directly. This ensures that our custodian selection is based solely on what we believe serves our clients' best interests rather than any financial benefit to our firm.

A.1 Soft Dollar Benefits

We do not receive research or other soft dollar benefits from Interactive Brokers or any other broker-dealer.

A.2 Brokerage for Client Referrals

We do not consider client referrals when selecting broker-dealers.

A.3 Directed Brokerage

We currently require clients to use Interactive Brokers LLC as their custodian and broker-dealer. This may result in clients paying different fees than if they could choose their own broker-dealer. However, this arrangement allows us to provide automated portfolio management services efficiently and cost-effectively. As our services develop, we may offer additional custodial options to provide clients with more choice while maintaining service quality.

Clients may transfer assets into their Interactive Brokers account from another custodian. Transfer fees, if any, will be disclosed by Interactive Brokers LLC and are typically borne by the client.

B. Order Aggregation

Due to our automated investment management system and the nature of ETF investing, we may aggregate client orders when beneficial and feasible. When we aggregate orders, we allocate securities among participating accounts in a fair and equitable manner, typically on a pro-rata basis.

Trade Execution: We place trade orders during normal market hours. Trade execution may be limited during adverse market conditions or shortened trading sessions. There is no guarantee that trade orders will be executed during any particular time period.

Best Execution: We seek to obtain best execution for client transactions through our custodial arrangement with Interactive Brokers LLC. Clients may benefit from volume trading efficiencies that would not be available through individual trading accounts.

Item 13 - Review of Accounts

A. Periodic Reviews

Investment Portfolio Reviews: Client investment accounts are automatically rebalanced with each new investment to maintain target allocations. As our services develop, we plan to implement proactive monitoring and rebalancing capabilities when allocations drift from target weights due to market movements.

Management Oversight: Murray Jones, CEO and CCO, oversees the portfolio management process and conducts periodic reviews of the overall investment strategy and client portfolios.

B. Triggered Reviews

Review Triggers: Investment account reviews may be triggered by:

- Significant market movements affecting portfolio allocations
- Changes in ETF holdings or structure
- Client requests for portfolio review
- System alerts indicating accounts have drifted from target allocations

C. Client Reporting and Communication

Investment Account Access: Clients have continuous access to their investment account information through our digital investment platform, including:

- Current portfolio values and allocation
- Transaction history
- Investment performance reporting
- Tax documents

Custodial Statements: Clients receive quarterly account statements directly from Interactive Brokers LLC as the qualified custodian.

Communication Standards for Investment Advisory Services:

Portfolio Change Notifications:

- Material portfolio model changes: 5 business days advance notice via email and investment account dashboard
- Minor portfolio adjustments: Next-day notification via platform dashboard
- Emergency changes: Same-day notification via email and investment platform alert

Investment Advisory Response Times:

- Investment-related inquiries: Response within 1 business day
- Investment account access issues: Response within 2 hours during business hours (9 AM - 6 PM ET, Monday-Friday)
- Emergency investment account issues: Immediate response during business hours

Communication Preferences: Clients may update their communication preferences to choose their preferred methods for receiving investment account notifications and portfolio updates.

Statement Delivery: In addition to quarterly custodial statements, clients have continuous access to account information through our digital investment platform, including real-time portfolio values, transaction history, and performance reporting.

Client Updates: We encourage clients to promptly update their investment profile information to maintain its accuracy and ensure continued suitability of their selected portfolio strategy.

Item 14 - Client Referrals and Other Compensation

A. Economic Benefits

We do not currently receive any economic benefits from third parties for providing investment advice to our clients.

B. Client Referral Compensation

We do not currently compensate any persons for client referrals, though we may evaluate such programs in the future in compliance with applicable regulations.

Item 15 - Custody

We do not have custody of client funds or securities. All client assets are held by Interactive Brokers LLC, a qualified custodian. Clients will receive account statements directly from Interactive Brokers LLC at least quarterly. We urge clients to carefully review these custodial statements. Clients also have access to account information through our digital investment platform, and we recommend that clients compare any information we provide with the statements they receive from Interactive Brokers LLC.

Item 16 - Investment Discretion

We accept discretionary authority to manage client investment accounts. This means we can buy and sell securities in client accounts without obtaining specific client consent for each transaction. Clients grant this authority by signing our Investment Advisory Agreement.

A. Discretionary Authority

Our discretionary authority over client investment accounts includes:

- Selecting ETFs and other securities consistent with the client's investment objectives and risk tolerance
- Determining the timing and amount of transactions
- Rebalancing portfolios to maintain target allocations
- Implementing tax optimization strategies when selling securities

- Making investment decisions related to any expanded investment advisory services we may introduce

B. Portfolio Model Updates and Client Notification

Portfolio Model Changes: We may periodically update our portfolio model based on market conditions, investment research, regulatory changes, or investment strategy enhancements.

Client Notification Process:

- **Material Changes:** Clients will be notified via email and through their investment account dashboard at least 5 business days before implementation of material portfolio model changes
- **Implementation Timeline:** Portfolio changes will typically be implemented over a 1-5 business day period to minimize market impact
- **Emergency Changes:** In rare circumstances requiring immediate action (such as fund closures or significant regulatory changes), changes may be implemented immediately with same-day client notification

Change Categories:

- **Material Changes:** Modifications to asset allocation targets exceeding 5%, changes to underlying ETF selections, or introduction of new asset classes
- **Minor Changes:** ETF replacements with substantially similar characteristics, minor allocation adjustments under 5%, or technical updates to portfolio management systems

Client Rights: Clients who object to proposed material changes may terminate their investment advisory services and close their accounts before implementation. Portfolio adjustments are analyzed individually for each account to consider tax implications and rebalancing needs before implementation.

Item 17 - Voting Client Securities

We do not vote proxies for securities held in client accounts. Clients will receive proxy materials directly from Interactive Brokers LLC or the transfer agent and are responsible for voting their own proxies. Clients may contact us with questions about proxy materials, but we do not provide recommendations on how to vote proxies.

Item 18 - Financial Information

A. Prepaid Fees and Balance Sheet

We do not require or solicit prepayment of fees of \$1,200 or more, six months or more in advance. Therefore, we are not required to include a balance sheet with this brochure.

B. Financial Condition

We have no financial condition that would reasonably be expected to impair our ability to meet contractual commitments to clients. The firm operates debt-free with sufficient working capital to support business continuity and ongoing operations.

C. Bankruptcy

We have never been the subject of a bankruptcy petition.

D. Business Continuity

We maintain a comprehensive business continuity plan designed to ensure continued operations during emergencies, outages, or other disruptions. This plan includes backup systems, alternative communication methods, and procedures for maintaining client service during various contingency scenarios.

E. Data Privacy and Cybersecurity Measures

- **Encryption:** All client data is encrypted both in transit (TLS 1.3) and at rest (AES-256 encryption)
- **Authentication:** Multi-factor authentication required for all client account access
- **Monitoring:** 24/7 automated monitoring for unusual account activity and potential security threats
- **Data Retention:** Client personal information is retained only as long as necessary for business purposes and regulatory compliance
- **Third-Party Access:** We do not sell, rent, or share client personal information with third parties for marketing purposes
- **Incident Response:** Comprehensive cybersecurity incident response plan with client notification procedures in compliance with applicable regulations
- **Regular Updates:** Security systems and protocols are regularly updated and tested by third-party security firms
- **Employee Training:** All personnel receive regular cybersecurity training and background checks

This completes our Form ADV Part 2A Firm Brochure dated June 13, 2025.