

# Form CRS - Client Relationship Summary

TalkAboutHealth, Inc. DBA Advizmo  
June 2025

## Introduction

TalkAboutHealth, Inc. DBA Advizmo ("Adviser") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.

## What types of investment services and advice can you provide me?

**Platform Services (Financial Technology Tools)** Our digital platform offers tools such as cash flow analysis, excess fund identification, spending analysis and a financial dashboard with clear disclosures that these are not investment advice. Platform and investment advisory services are clearly separated in our app with distinct user agreements and fee structures.

**Investment Advisory Services (Optional)** Flexible Service Access: Users make separate, informed decisions about each service tier. While platform services provide enhanced capabilities for investment decisions, users can access investment advisory services independently. Users can cancel platform services while maintaining investment advisory services, or vice versa. We offer investment advisory services to retail investors for an ongoing asset-based fee. We offer three portfolio options: Conservative (30% stocks/70% bonds), Moderate (70% stocks/30% bonds), or Aggressive (100% stocks) with discretionary authority and automatic rebalancing.

Investment advisory clients give us discretionary authority which means we don't need to call you when buying or selling in your account. We have no minimum account size required. Additional information is in our Form ADV Part 2A at <https://files.advizmo.com/advizmo-agreements/FORM-ADV-PART-2A.pdf>.

## Questions to Ask Us:

- Given my financial situation, should I choose platform services only, investment advisory services only, or both services? Why?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?
- How do you ensure I understand the difference between your platform tools and investment advisory services?

## What fees and costs will I pay?

We charge platform fees of \$99.99 annually or \$14.99 monthly. For investment advisory services, we charge 0.25% annually of invested assets, calculated daily and deducted quarterly.

We do not currently charge commissions on trades, though this may change in the future with advance notice.

In addition to our fees, you will pay ETF expense ratios (typically 0.03% to 0.20% annually) and regulatory fees. We do not receive any portion of these fees.

Fee Examples: Platform only: \$99.99 annually; \$10,000 invested: \$124.99 annually; \$50,000 invested: \$224.99 annually

**Remember, 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.**

**Questions to Ask Us:**

- Help me understand how these fees and costs will 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 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. The firm's revenue is from the platform fees and advisory fees we collect from your accounts. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

**Conflicts of Interest:** We earn platform fees regardless of investment performance. Higher assets in your advisory account mean higher fees for us. Our platform identifies excess funds and we benefit if you choose to invest through our advisory services. We maintain clear separation between platform tools (not investment advice) and advisory services (investment advice).

**Questions to Ask Us:**

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

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

Our financial professionals are compensated through salary and hourly wages and do not provide personalized advice unless you elect our investment advisory services. They do not receive commissions or bonuses based on products sold or client assets serviced.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. Visit <https://Investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

You can find additional information on the SEC's website at <https://adviserinfo.sec.gov> or contact us at (917) 710-1927 or [support@advizmo.com](mailto:support@advizmo.com). Additional information is available at [www.advizmo.com](http://www.advizmo.com).

**Questions to Ask Us:**

- 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?