

**Beagle Invest, LLC**  
**CRS (Customer Relationship Summary)**  
**Form ADV Part 3**

**Item 1: Introduction**

Beagle Invest, LLC is registered with the SEC as an investment adviser. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

**Item 2: Relationships and Services**What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). As part of our standard services, the Firm performs ongoing reviews of investment performance and portfolio exposure to align with Clients’ profiles and takes into consideration market conditions. There are no material limitations to our monitoring. We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. Beagle Invest is a subscription-based fee investment management firm. The Firm does not require a minimum account size.

How will you choose investments to recommend for your account?

We offer advice to each of the Accounts through model portfolios, each consisting of a mix of individual ETFs that are managed by third-party investment adviser(s). Beagle Invest is a RoboAdvisor that uses an algorithm. Beagle Invest’s algorithm utilizes the information provided by each Client regarding the Client’s current financial situation, goals, and risk tolerances and then allocates their assets into one of six (6) customized portfolios consisting of different asset mixes. Based on the information that each of the Clients enters on Beagle Invest’s mobile during the account opening process, Beagle Invest will utilize its proprietary software algorithm to match each Client with the initial portfolio best suited to meet the individual Client’s investment goals. Our services are not subject to a minimum fee or account size.

Conversation starters: We encourage you to ask your finance advisor these key questions:

1. Given my financial situation, should I choose an investment advisory service? Why or why not?
2. 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?

**Item 3: Fees, Costs, and Standards of Conduct**What fees will I pay?

The fee for all clients is \$3.99 per month. Our investment management fees are billed monthly, in advance, meaning that the Firm invoices Clients on the day a Client opens an Account and monthly thereafter.

ETFs recommended by the Firm have underlying fees that are disclosed in their prospectuses. Other costs incurred in your account may include prime broker charges, wire transfer and electronic fund transfer fees, fees and taxes on brokerage accounts and securities transactions. We do not collect any fees or revenue from these products.

**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.**

Conversation Starter: ask our financial professionals 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 our legal obligations to you as an investment adviser?

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 you. Here is an example to help you understand what this means.

Example: Beagle Invest and/or its investment advisory representatives may from time-to-time purchase or sell products or investments that they may recommend to clients. In such circumstances, our Firm or its investment adviser representatives may have a financial interest in recommending investments that the Firm or its representatives also own. This creates a conflict of interest as we may have a financial interest when recommending certain investments that we may also own. However, our internal policies and compliance procedures provide guidance to manage your account in accordance with your best interest regardless of this conflict.

Conversation starter: If you have any questions concerning our fees or conflicts of interest, please feel free to ask us questions, such as: “How might our conflicts of interest affect you and how will we address them?”

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients [here](#).

How do your financial professionals make money?

Our firm’s only compensation comes from our advisory fees. Our employees receive salaries, and some of our employees also own firm stock. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client’s needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional’s advisory services or recommendations.

**Item 4: Disciplinary History**Do we or our financial professionals have legal or disciplinary history?

No. We encourage you to visit investor.gov/CRS for a free and simple search tool to research any of our financial professionals.

Conversation starter: Feel free to ask: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

**Item 5: Additional Information**Where is additional information available?

Information regarding our firm can be found at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or by calling our firm at the telephone number listed below for up-to-date information. If you have a problem with your investments, investment account or a financial professional, contact us in writing at the address listed above. If you fail to gain timely satisfaction through this course of action, you may wish to report the problem to the SEC at Investor.gov or call the toll-free investor assistance line at 800-732-0330.

Conversation Starter: “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?”

To obtain additional information regarding our services, if you want to address any concerns, or if you need to request a copy of this relationship summary and any of our other disclosure documents referred to in this document, please contact the firm at (650) 456-2982.