

June 21, 2021

**Trove Investment Advisors LLC
Customer Relationship Summary (Form CRS) Responses to Conversation Starters**

Trove Investment Advisors LLC is registered with the 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. 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 adviser, and investing.

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

We offer both discretionary and non-discretionary investment accounts to retail investors. If you are interested in opening an account where you receive recommendations or advice about whether to buy or sell investments or investment strategies, then an advisory service like ours could be the right fit for you. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

How will you choose investments to recommend to me?

We offer portfolio management and investment advice services via an online interface. This entails the use of algorithm-based portfolio management advice, rather than in- person investment advice. These automated investment solutions are customized to each client and based on individual characteristics, such as the client’s age, risk tolerance, income, and current assets, among others.

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Since Trove Investment Advisors operates in a regulated environment, our investment professionals maintain licenses administered by the Financial Industry Regulatory Authority (FINRA). Our investment professionals are called "Investment Adviser Representatives" (IAR). Our IARs have either completed The Uniform Investment Adviser Law Examination also known as the Series 65 Exam, the Uniform Combined State Law Examination also known as the Series 66 Exam, or have qualified for a waiver by holding one of the following designations: Certified Financial Planner (CFP), Chartered Financial Consultant (ChFC); Personal Financial Specialist (PFS), Chartered Financial Analyst (CFA), or Chartered Investment Counselor (CIC).

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?

You will pay an on-going asset-based fee at the end of each month for our services, based on the value of the cash and investments in your advisory account. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. The asset-based fee reduces the value of your account and will be deducted from your account. Depending on the custodian, you may also pay fees to a broker-dealer or bank for holding your assets and when a security is bought or sold. Information about our asset-based fee may be found in Item 5 of Form ADV Part 2A.

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

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. This means that we are required to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money might create some conflicts with your interests. We must tell you about these conflicts in a way you can understand, so that you can decide whether to agree to them.

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

No, visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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?

For comments or concerns about our advisory services relationship with you, please contact us at (469) 655-0025 or austin@troveadvisors.com.