



## Form CRS Relationship Summary Dated 3-29-2025.

### Introduction

Portfolio ThinkTank is an Investment Advisor registered with the Securities and Exchange Commission. Portfolio ThinkTank has no affiliation with any Broker Dealer and is free to choose the Brokers and Banks that work best for our investors. Broker dealers often have different incentives and fees, like commissions, so it is good to understand the difference. We provide investment advice exclusively through our websites; <https://portfoliiothinktank.com> and <https://gsphere.com/>, and <https://www.gsphere.net>. We also power investment advice provided by other brands with white labeled solutions with our B2B sister company; Gravity Investments, <https://gravityinvestments.com>

### How does a Fiduciary Investment Advisory Relationship work? What are the relationships?

**The Investment Advisor (Fiduciary):** Portfolio ThinkTank is the Investment Advisor and acts exclusively as a fiduciary. As a fiduciary, we are legally required to prioritize your interests in front of our own. This simple but ancient legal concept can have powerful implications for investors, by helping to ensure we are on your side. Many brokerage apps or commissioned insurance focused financial service companies do not have this obligation. We believe that investors are better off working with fiduciaries, as it better ensures your investment advice and recommendations are made in your best interest.

Our accounts are managed on a discretionary basis, which means we do not need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until terminated. Investors using our interactive Investment Policy Statement give us the rules to follow and we do our best job to systematically and programmatically follow the rules, but ultimately on a discretionary basis.

Portfolio ThinkTank is an investment advisor and not a bank or broker-dealer so we need to involve a custodian bank and broker to complete our services to you. The broker is needed to execute the trades, and the bank is needed to hold the funds, do the accounting and reporting. Sometimes they are the same company.

**The custodian bank and broker dealer:** A custodian bank is where your numbered investment account resides. They are responsible for providing statements, reports, accounting, tracking, and recording the trades made in the account and settling the securities. They have the sole responsibility for processing contributions and withdrawals. Portfolio ThinkTank cannot and will not accept funds directly. The broker dealer is responsible for executing trades and often charges a small commission for doing so.

**You - the Investor:** Most financial firms think they have a monopoly on investment ideas. Your ideas are unwelcome. Your ideas are dismissed. Your ideas are a threat to them. This combination of arrogance and fear does not serve your best interest. At Portfolio ThinkTank, we encourage you to take more active control of your Investment Portfolio. Bring your existing positions! Bring your ideas! Bring your objectives and your preferences! We will incorporate all of it into our rules engine and portfolio back-tester and return the portfolio best for you; optimized, objective, adaptive and transparent. You can be as involved - or uninvolved - in the management process as you want.

## What Services does Portfolio ThinkTank Provide?

Portfolio ThinkTank is proud to be among the only firms capable of providing customized digital advice on portfolios of securities. Our advice is objective, optimized and personalized. Please see our homepage <https://portfoliothinktank.com/> for 22 reasons we help you succeed and please see [Model Portfolios](#) to understand the subtle but meaningful distinction why custom portfolios may have advantages over model portfolios.

## What Fees will I be charged?

Fees and costs will reduce any amount of money you make on your investments over time, and as such should be an important consideration. We recommend that you fully understand all such fees and consider fees when comparing alternatives.

You will be charged an ongoing percentage fee that is collected monthly based on the value of the investments in your account. Our fee schedule ranges from .5% to 1% per year depending on the value of the investments in your account. Our incentive is to safely increase the value of your account, which will increase our fees over time. Your custodian bank allows Portfolio ThinkTank to withdraw reasonable fees, but not any other withdrawals. The fees will be automatically deducted from your account.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. Some investments, such as mutual funds and exchange traded funds contain additional fees. These fees do not appear in your statements. We never recommend an investment product unless we believe that it is in your best interest. We do not share in any fees charged by any product companies, or any fees charged by the broker or custodian bank. It is our job to minimize any fees you pay, including hidden fees, so you can keep more of your own money! Our advisory fee is the only income we receive from our relationship with you.

Affiliate Arrangements: We may pay affiliates to refer clients to us, which could create the perception of a conflict of interest.

If you have any questions or reservations about any fee, please contact us @ 970.GRAVITY

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

No, our firm and/or any of our financial professionals do not have any legal or disciplinary history.

## Additional Information

For information regarding our service or to design a portfolio please go to <https://www.portfoliothinktank.com/> For more information about our investment strategies please see our blog where we write about diversification, economics, the stock market and portfolio construction: <https://portfoliothinktank.com/blog>

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.

### 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? How do your fees compare to fees at other firms? You may also contact our firm at (970) 472-8489 (GRAVITY) and talk to any one of our investment professionals or support staff.

Our Advisory agreement, regulatory filings and current account opening links to get started are here: <https://portfoliothinktank.com/advisory-agreement/>