



PORTFOLIO THINKTANK



GRAVITY
INVESTMENTS
OPTIMAL FINTECH SOLUTIONS

Gravity Capital Partners DBA

Portfolio ThinkTank

or Gravity Investments

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This brochure provides information about the qualifications and business practices of Portfolio ThinkTank Inc. (“Gravity”). If you have any questions about the contents of this brochure, please contact us at 970 GRAVITY or support@gravityinvestments.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state or nations securities authority.

“Registration” does not imply a certain level of skill or training.

2

Material Changes

There are no material changes since the previous update in March 2024.

3 Table of Contents

- 1 Cover Page
- 2 Material Changes (summary of updates since the last annual update)
- 3 Table of Contents
- 4 Advisory Business
- 5 Fees and Compensation
- 6 Performance-Based Fees and Side-by-Side Management
- 7 Types of Clients
- 8 Methods of Analysis, Investment Strategies, and Risk of Loss
- 9 Disciplinary Information
- 10 Other Financial Industry Activities and Affiliations
- 11 Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading
- 12 Brokerage Practices
- 13 Review of Accounts
- 14 Client Referrals and Other Compensation
- 15 Custody
- 16 Investment Discretion
- 17 Voting Client Securities
- 18 Financial Information

4

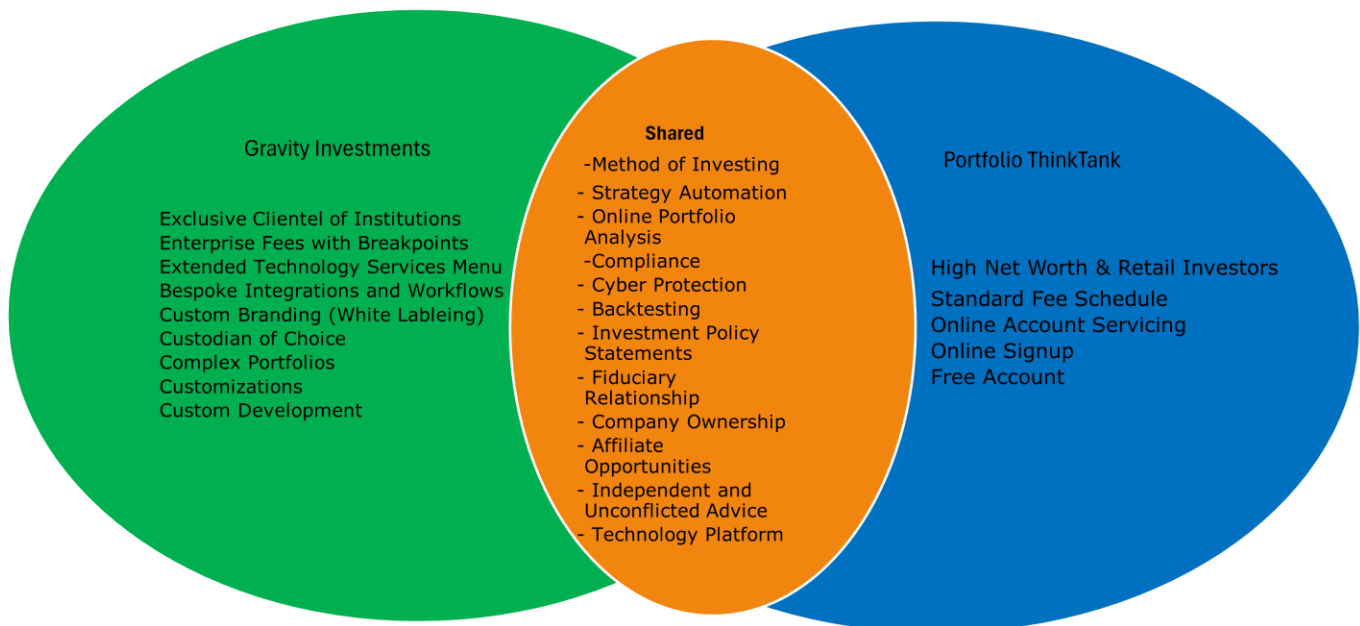
Advisory Business

Background

Portfolio Thinktank is a Fiduciary, fee-only, computer-based Registered Investment Adviser. We are in Arvada, Colorado.

Portfolio Thinktank Inc, a company incorporated in Delaware has entered into a definitive agreement to purchase Gravity Investments including Gravity Capital Partners. Gravity Capital Partners is a Registered Investment Adviser firm (RIA) continuously registered since 2010.

Both brands operate with the same Diversification Optimization methodology using the Gsphere.net technology. See the Venn diagram for a deeper compare and contrast between our two brands.



allow 5 days for cancelation. Prior to engaging with Gravity for investment advisory services, the Institutional client is required to enter a written Agreement with Gravity. The Agreement sets forth the terms and conditions of the engagement and describes the scope of the services provided and the fees for such services.

In performing its services, Gravity is not required to verify any information received from the advisor or institution. Gravity may recommend and/or engage the services of other professionals for implementation purposes.

Gravity offers investment management and investment supervisory services for a fee based on a percentage of assets under management or administration. These services include security selection, investment analysis, allocation of investments, rebalancing, re-optimization, automation, recommendations and ongoing monitoring services for the portfolio.

Gravity's automated portfolio optimization platform fully automates the investment strategies when we connect to the custodian bank or broker. Advisers and institutions are advised and expected to understand that Gravity's past performance is not a guarantee of future results, and that certain market and economic risks exist that may adversely affect a model's performance. Neither portfolio automation nor portfolio diversification are likely to fully protect against a declining market.

We provide portfolio management services on both a discretionary and non-discretionary basis. Each client may designate a custom set of constraints and securities or other processes in concert with the stated objectives of a portfolio. Gravity has authority to manage these portfolios within that framework and allows for periodic revision of such policies.



Mix & Match

Mix stocks, funds, overlays, proprietary strategies, themes, sleeves and asset allocation models. Gsphere Optimization enables greater flexibility to put in the investments you want. When you mix and match, you can get better diversification and a better portfolio. Let Gravity manage the risk.

Gravity acts as a model manager, third party strategist, sub-advisor, co-manager or overlay manager in different scenarios.

Our advice is often tailored around the existing business practices of our clients, typically embracing their processes and support systems for security selection and strategy and combining our expertise in process, optimization and technology.

We are not affiliated with any Broker-Dealer, bank, mutual fund company, insurance company or other institution, nor do we receive any inducements from any broker or investment product company. We do not receive any commissions - ever. This way our incentives are to create and manage the best portfolio strategies for our clients and investors.

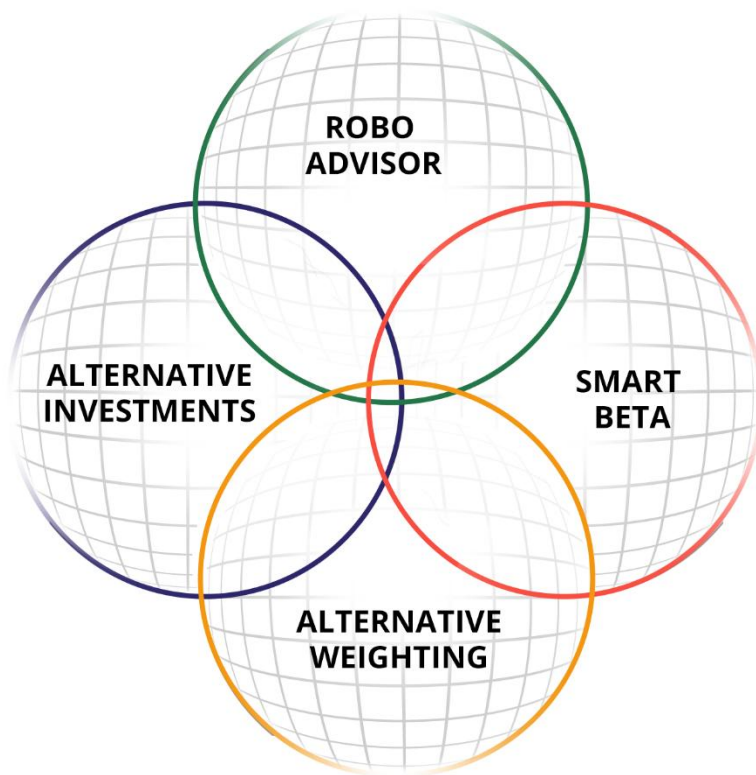
Gravity is paid in the same manner as the client advisor in a manner consistent with their retail practice such as billing fees in advance or in arrears. Hence, our client's respective clientele may terminate at any time.

Discretionary Assets under Management as of March 12, 2025

10,883,011.84

As a sub advisor, typically assets count as regulatory AUM on behalf of our clients.

Gravity provides solutions based on our Automated Portfolio Optimization Platform related to the following:



5 Fees and Compensation

Fees for Portfolio ThinkTank

Portfolio ThinkTank provides services directly to individual investors. For our services, we charge a fee based on a percentage of the value of assets held in your investment account (see "Fee Calculation and Billing" for details). This fee represents the entirety of our compensation when working with you.

If you are using a free account or only hold a software subscription, you are **not** an advisory client, and this brochure does not apply to you. To qualify as an advisory client, you must:

- Open or link a bank/brokerage account,
 - Fund the account, and
- Execute an **Investment Advisory Agreement** with Portfolio ThinkTank authorizing us to manage and trade your strategy on a discretionary basis.

If you have built a strategy but have not yet authorized Portfolio ThinkTank to manage it, you can proceed to the next step here: 🖱️ <https://portfoliothinktank.com/advisory-agreement/>

Fees for Portfolio ThinkTank are priced competitively at **0.0084% annually**, equivalent to **84/100ths of 1% (0.84%)**. This fee is typically broken into monthly or quarterly tranches and is calculated and paid to us by the custodian bank.

Fees for Gravity Investments

Gravity Investments provides institutional-grade services to professional investors, advisors, and institutions.

To qualify for an institutional account, you need more than \$5,000,000 in available assets.

Advisory fees range between **0.15% and 0.84% annually**, based on **Assets Under Management (AUM)** or **Assets Under Advisement (AUA)**. Specific fees are outlined in each client agreement.

Gravity also licenses its **Custom Institutional RoboAdvisory platform** to advisory firms. These technology platform fees are typically calculated on an AUA basis, with trading discretion remaining with the advisory firm. Such non-discretionary advisory services are available for reduced fees.

Fees compensate Gravity for:

- Advisory services (discretionary or non-discretionary)
- Model portfolio construction and maintenance
- Model portfolio optimization and trading
- Account overlays
- OCIO / Investment Committee support
- RoboAdvisor or Hybrid RoboAdvisor services
- Rep as Portfolio Manager (PM)

The fee level is a function of the scope of services, asset scale, required customization, and Gravity's strategic interest in the relationship.

Gravity also offers enterprises like banks, fintech's and broker dealers enterprise breakpoints which help brokers and bank scale your program as your share of the fee increases as the assets scale.

Fees may vary based on:

- Client size and assets under sub-advisement
- Number or complexity of models provided
- Customization requirements
- Trading frequency or overlay logic
- Scope of consulting services provided

Gravity may also offer **fixed-fee consulting** for specific engagements, particularly for enterprise and non-discretionary institutions; these are usually in the form of a proof of concept.

Fee Calculation and Billing

Fee calculation and billing are generally performed by your **custodian bank** or a third-party platform. Asset-based fees are calculated as a percentage of the portfolio value and are typically billed **monthly or quarterly**, either **in arrears or in advance**, as agreed in your client contract.

Where supported, we prefer to base the fee on the **average daily balance** for the month. Where not supported, we default to the **month-end value**.

Our default practice is to **bill in arrears**, so clients are billed only after services have been rendered.

Fees are assessed on **all assets under management**, including cash and money market balances. While clients may hold accounts at the custodian that we do not bill on, we generally apply fees across all accounts unless explicitly excluded.

When clients have multiple accounts, we apply the most recently created strategy across all accounts by default. However, we also support assigning **unique strategies per account**, which can be useful for tracking individual strategy performance.

Gravity may, at its sole discretion, **exclude assets from billing** when they are included in portfolio optimization but are not actively traded or monitored.

Refunds and Termination

Upon termination of the advisory relationship, clients are responsible for managing their own portfolios unless otherwise agreed in writing. Gravity and Portfolio ThinkTank will not perform any further management or trading activity unless explicitly agreed to in a new contract. We will **not automatically liquidate your account**, and you will continue to bear market risk unless you provide written instructions to the contrary.

If fees were **prepaid**, a pro-rated refund will be issued. Refunds are processed within one billing cycle.

Potential Miscellaneous Fees

Our fee is our sole and exclusive compensation, and for that fee we take on a fiduciary role serving as your protective guide in the financial jungle. Portfolio ThinkTank does **not** receive any share of brokerage commissions or compensation when brokers sell orders to market makers to enable free trading.

As your protector, we watch out for all these fees and sometime we have to adapt a strategy or change vendors to get you the best deal that delivers the best performance.

Investors may be subject to additional fees from custodians or brokers, including:

- Wire transfer fees
- Account closing fees
- Maintenance charges
- Commissions
- Margin interest (if applicable)
- internal fund expenses, such as mutual fund or ETF expense ratios.
- Platform fees (for example for the privilege of being a Charles Schwab client)
- Minimum Account Surcharges
- Fees for technology access (API, rebalancing, FIX connections)
- Sneaky 12b1 listing fees, which get subtracted from performance and do not appear on your statements

As a Gravity client or Tank Operator we help you navigate the maze of fees to end up keeping more of what you earned.

6

Performance- Based Fees and Side-By- Side Management

Performance based fees are charged by some managers using a percentage of profits. Normally this is only available to qualified accredited investors with the belief that such investors are professionally sophisticated. Gravity is not currently billing any investors performance-based fees and has no plans to charge performance fees for any non-accredited investment account not using short selling, leverage or financial derivatives.

Since our strategies are always custom for our clients and investors side by side management is not relevant at this time.

7 Types of Clients

Portfolio ThinkTank provides investment advice to retail investors and HNW investors. Portfolio ThinkTank also provides under the Gravity brand investment sub-advisory services to registered advisors, broker dealers, family offices, institutions, fund companies, pension and profit-sharing plan consultants, corporations, trust, banks, charitable/non-profit organizations, and government entities and hedge funds. Gravity maintains an exclusive clientele of professional investors.

Our
existing

business practices of our clients, embracing their processes and combining our expertise in our largely systematic, Digital Advisory process, through our Diversification Optimization™ and institutional platform technology. Our advice and technology services are further tailored by the aggregate AUM-AUA minimums placed with us by our advisor client.

8

Method of Analysis, Investment Strategies and Risk of Loss

Based on our proprietary logic we create custom model portfolios that generally conform to the following process. For any client relation or model various steps or elements may be shared, omitted or designated as the responsibility of our client or a third party.

Our system, in development since 2000, consists has the following major components which are central to our portfolio management capabilities.

1. Portfolio Visualizations
2. Portfolio Evaluation
3. Portfolio Risk Measurement
4. Portfolio Diversification Measurement
5. Portfolio Charting
6. Portfolio Analytics
7. Portfolio Back-Testing
8. Portfolio Optimization
9. Systemic Risk Measurement

Many of these capabilities are unique to Gravity and constitute a competitive advantage for investors, partners and clients.



Visionary Technology

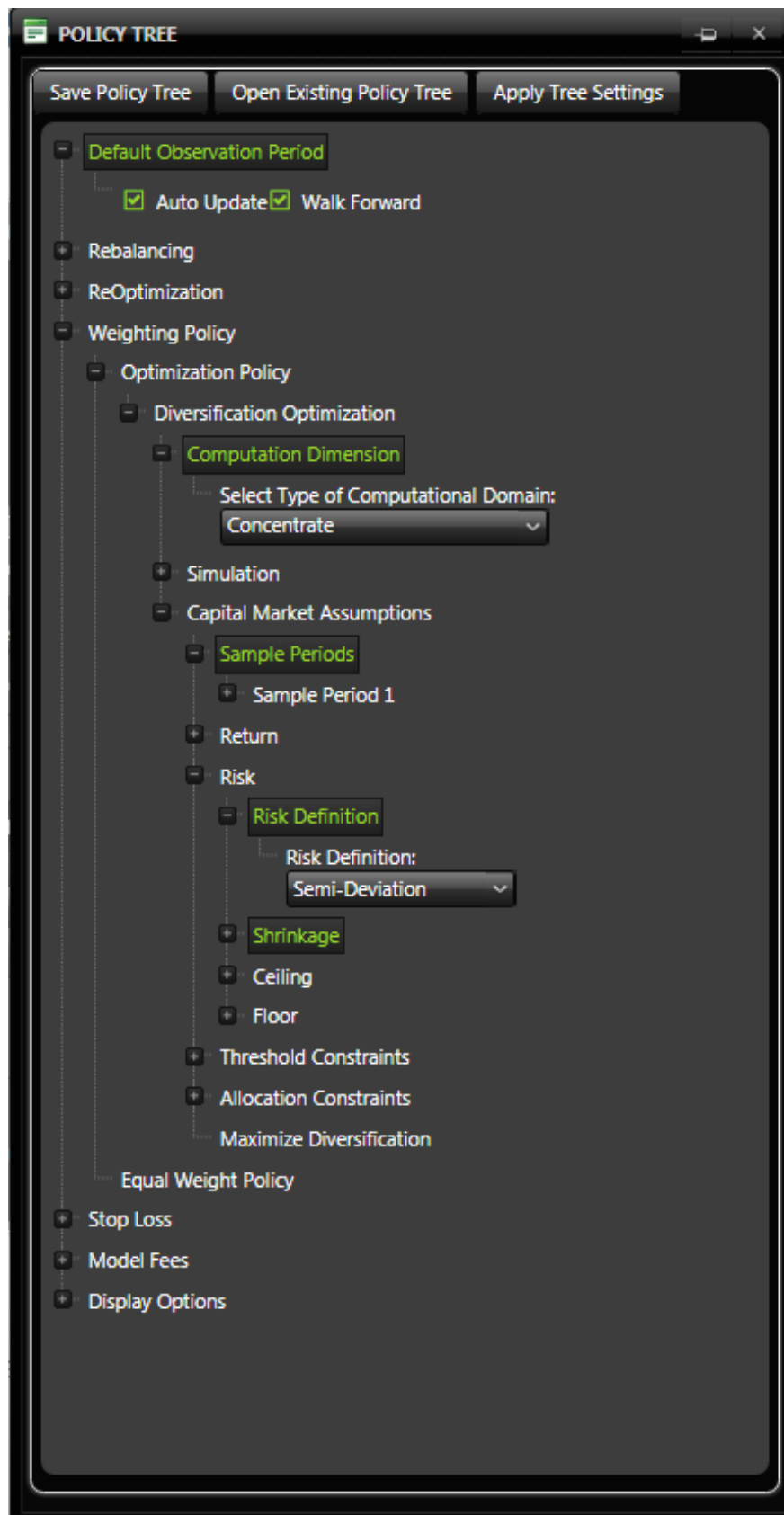
Gsphere technology is built to last. No fads or gimmicks. Just powerful performance packed in a friendly and intuitive system. Do you want a partner for the long haul that you can grow and work with? We don't hide behind generic help emails or call centers. With Diversification as our base, we have a remarkable ability to assimilate techniques to add value. Gsphere is built to win.

For more details on features please visit:

[Compare Gsphere Versions - Investment Policy Statement Creation, Optimization and Automation Tool](#)

Gravity's Investment Policy Tree, a central feature set of our Automated Portfolio Optimization Platform can create out of sample walk forward multi-period back-tests. We believe this represents the gold standard of portfolio backtesting learn more [here;
https://portfoliobrain.com/blog/2019/12/22/the-gold-standard-for-portfolio-backtesting](https://portfoliobrain.com/blog/2019/12/22/the-gold-standard-for-portfolio-backtesting)

and is a useful complement to custom portfolio strategies as it provides the most realistic assessment of the performance of a custom strategy that an investor would have experienced. While past performance is not necessarily indicative of future returns, we believe that this tool represents the most honest assessment available.



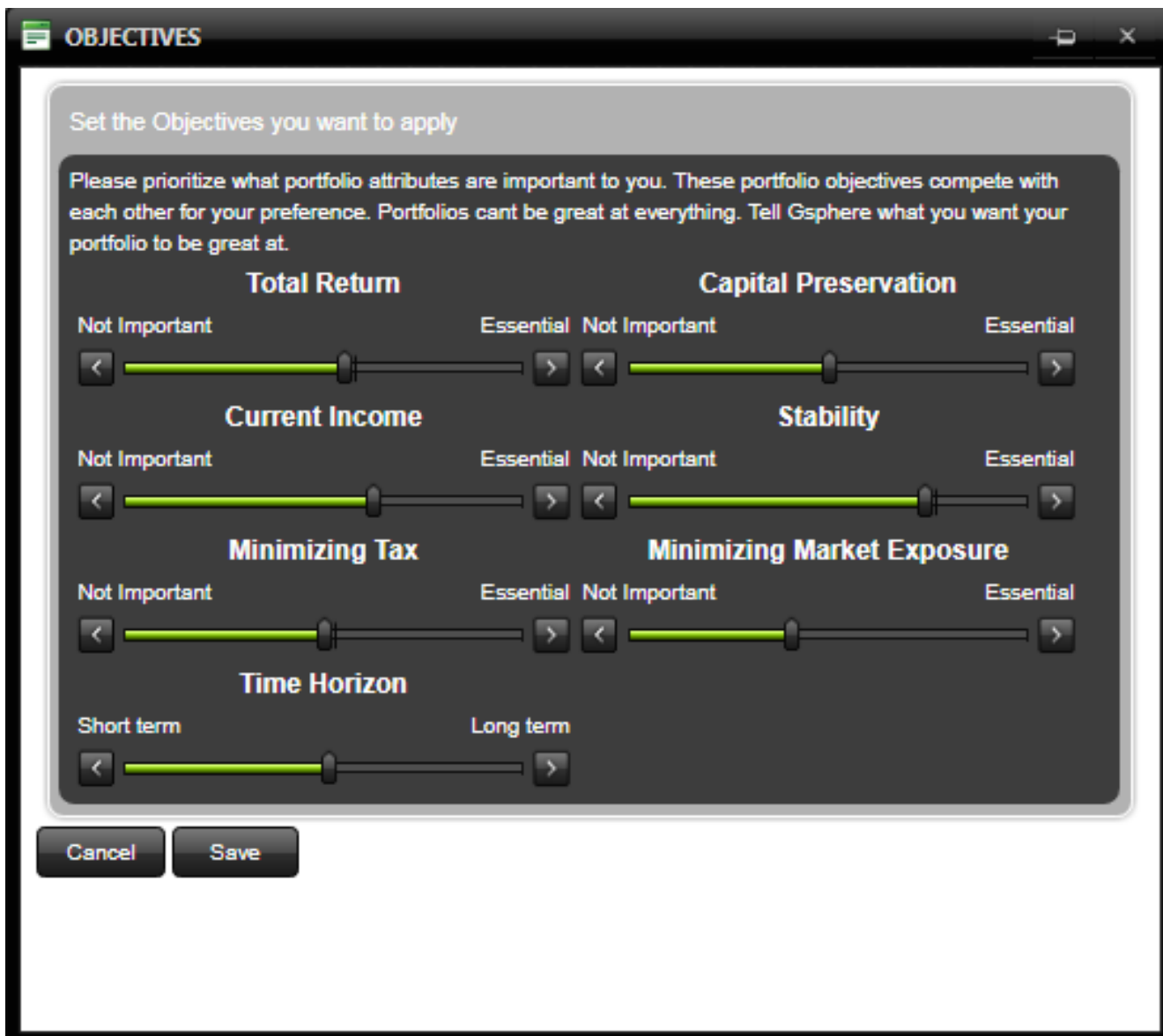
The backtesting engine circumscribes the optimization engine which creates Diversification Weighted® portfolios. This also enables a skilled portfolio manager to generate capital market assumptions to be used as inputs to the optimization and we believe that following some researched best practices can provide a predictive edge in forecasting resulting in better investor portfolios.

Sophisticated and Automated Portfolio Backtesting

Gsphere has automated a walk forward out of sample, multi-period backtest. This is the gold standard of portfolio and strategy backtesting that has removed all biases, so you can judge the veracity of the strategy, buy list or optimization protocol. Results of these tests can be used in reports. Includes designated combinations of reoptimizations and rebalancings for the most accurate and unbiased look back of any strategy or custom portfolio solution.



Our Automated Portfolio Optimization Platform can allow for investors to prioritize portfolio objectives, so you can be sure you are optimizing the right thing.

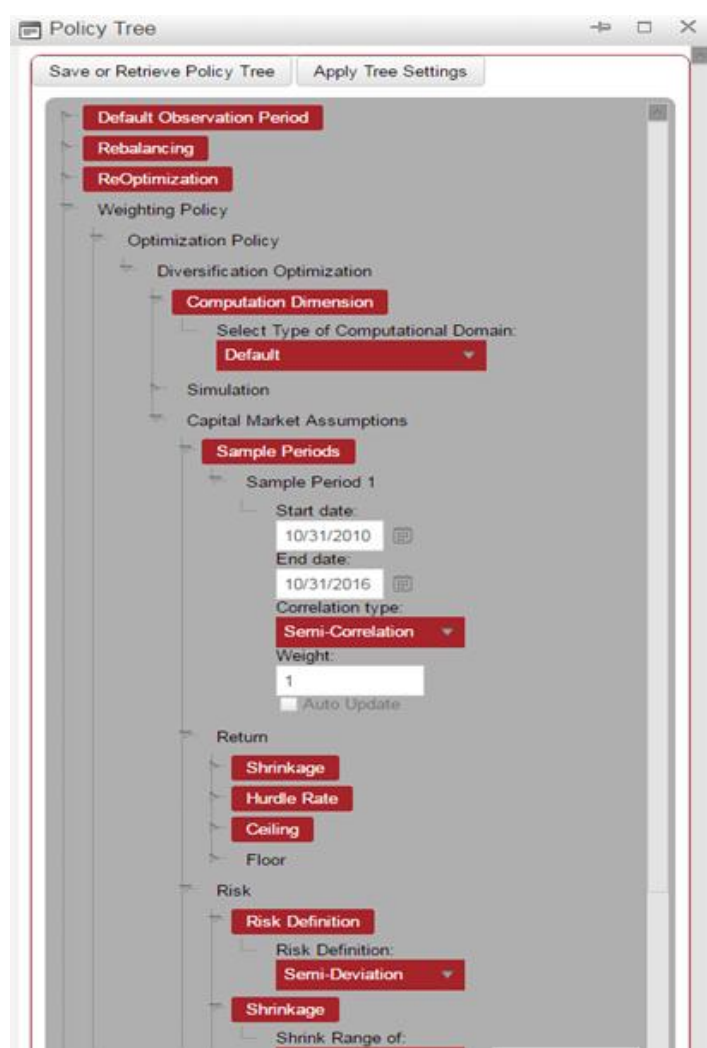


The objectives prioritized by the investor or by the advisor on behalf of the investor may be used to customize the portfolio by redefining the investors' utility and matching the best assets from the investable universe to that investor based on providing the optimal combination of utility and diversification. This is Diversification Optimization™ which we invented and patented.

This framework offers an advantage over risk and return based system as it provides a more expansive, flexible and realistic set of objectives besides just risk and return that can be important to investors.

Gravity will utilize our deep set of optimization policies preconfigured for various portfolio objectives. Our growing policy library consists of:

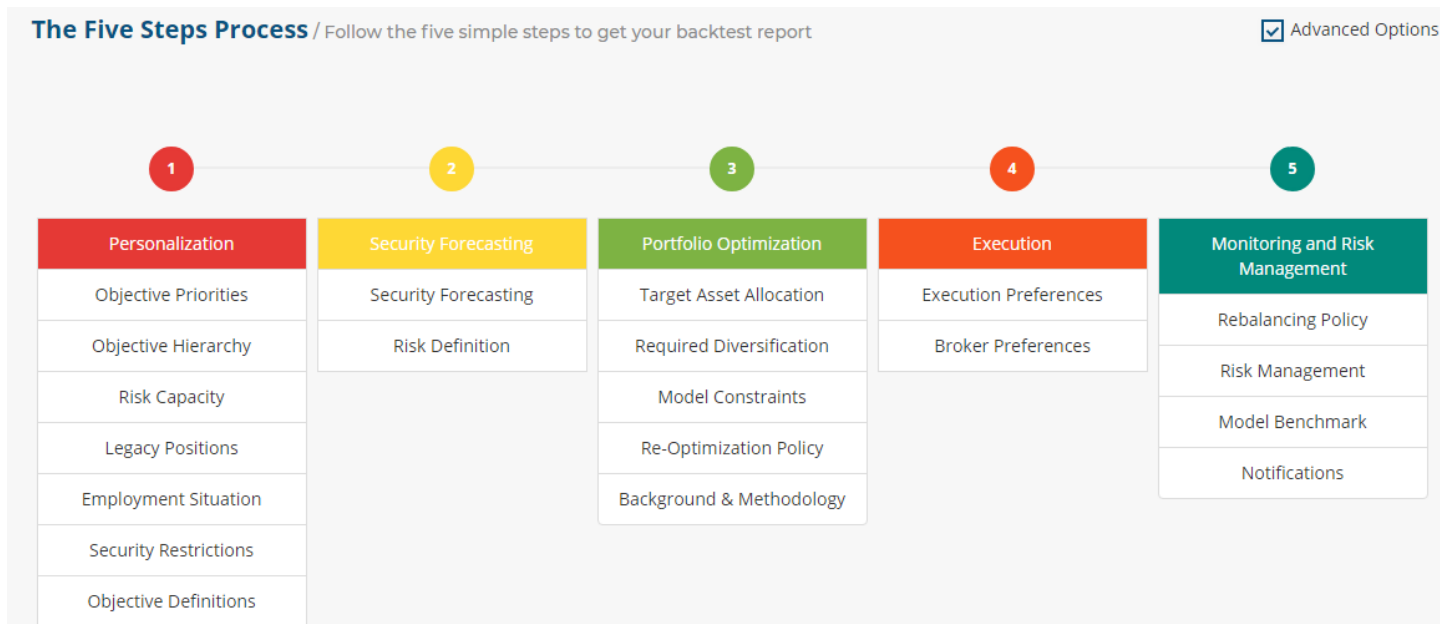
- Automatic Reoptimization
- Rebalancing
- Simulation
- Multi-Sampling
- Auto Update
- Walk Forward Testing
- Automation
- Shrinkage (James / Stein Estimation)
- Custom Shrinkage Targets
- Correlation Calculation Options
- Sample Weighting
- Elective Calculation Dimension
- Risk and Return Forecast Importing
- Risk and Return Manual Forecasting
- Risk and Return estimation Logging
- Position Constraints
- Global Constraints
- Risk & Return Estimation Floor
- Risk & return Estimation Ceiling
- Custom Hurdle Rate
- Stop Loss Options
- Risk Definitions
- Threshold Constraints



These policies are expertly managed by Gravity and elegantly combine behind the scenes with the investor objective information to place compliant guiderails on the recommendation. A partial view

of such a policy tree is given above. The intellectual capital of setting these policies, we believe, can be a sustainable source of investment performance.

Investors are able interface with the optimization engine with a user-friendly **Investment Policy Statement**:

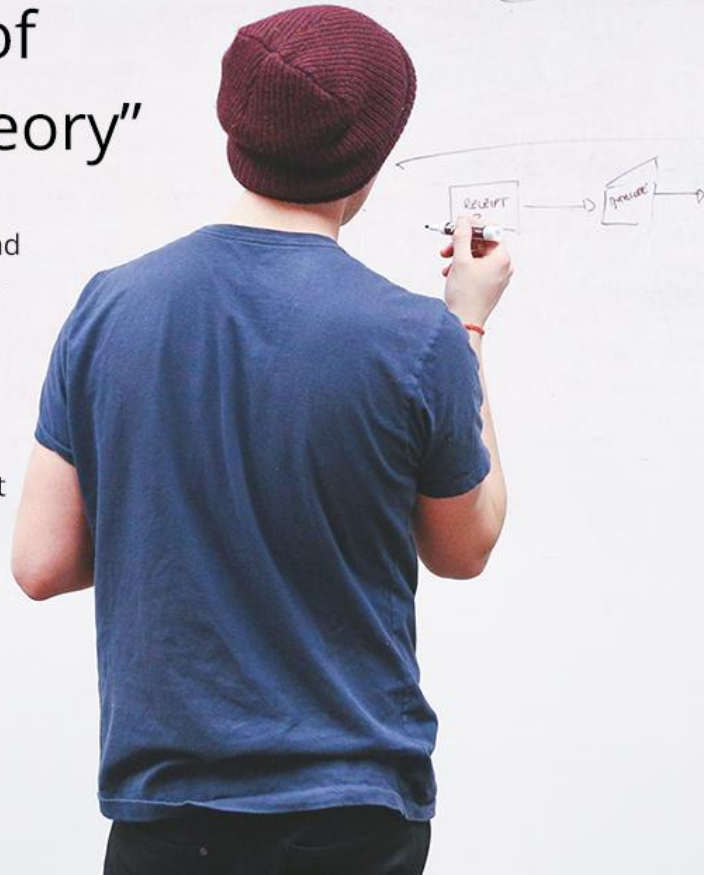


The creation and practice of this investment process does not protect investors from all risks. A sound investment process may insulate investors and their advisers from dangerous emotional responses to market activities. However, neither diversification nor a sound investment process will fully protect portfolios from loss or protect against losing investments, especially amid a broad market decline.

We tend to define risk with the gravest interpretations. We do not associate more risk with more return, rather, we believe that risk is the antagonist to returns. Risk is losing money. Gravity seeks a consistent theory of investing and strives to eliminate and capitalize on many of the prevailing dogmatic and erroneous widely held beliefs. First amongst these is the belief that taking more risk will lead to greater return.

Solve the Fallibilities of “Modern Portfolio Theory”

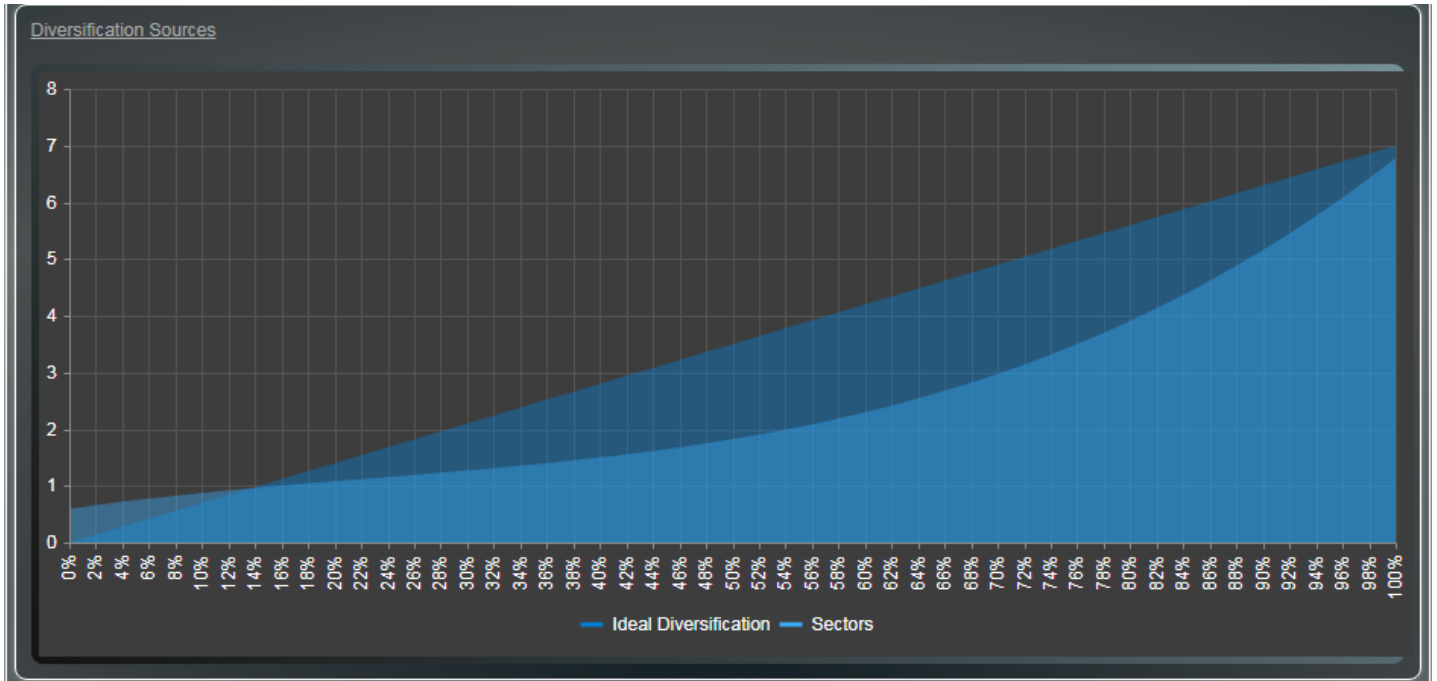
We took the best thing of MPT (Diversification) and removed the rest of the baggage. By partitioning Diversification from being a stepchild of variance minimization and making diversification its own, measureable and manageable dimension of portfolio construction, we have freed the the best part of Modern Portfolio Theory from all the dillutive assumptions.



Diversification measurement, optimization, visualization and search are catalytic to reducing risk in a portfolio, especially systematic and non-systematic risks. Contrary to academic theory based on compounding assumptions, we firmly believe that systemic risk may be diversified. We analyze and manage systemic risk in model portfolios by seeking to minimize the exposure of a portfolio to principal risk factors or dimensions. Our technologies to measure system risk do not eliminate systemic risk from portfolios.

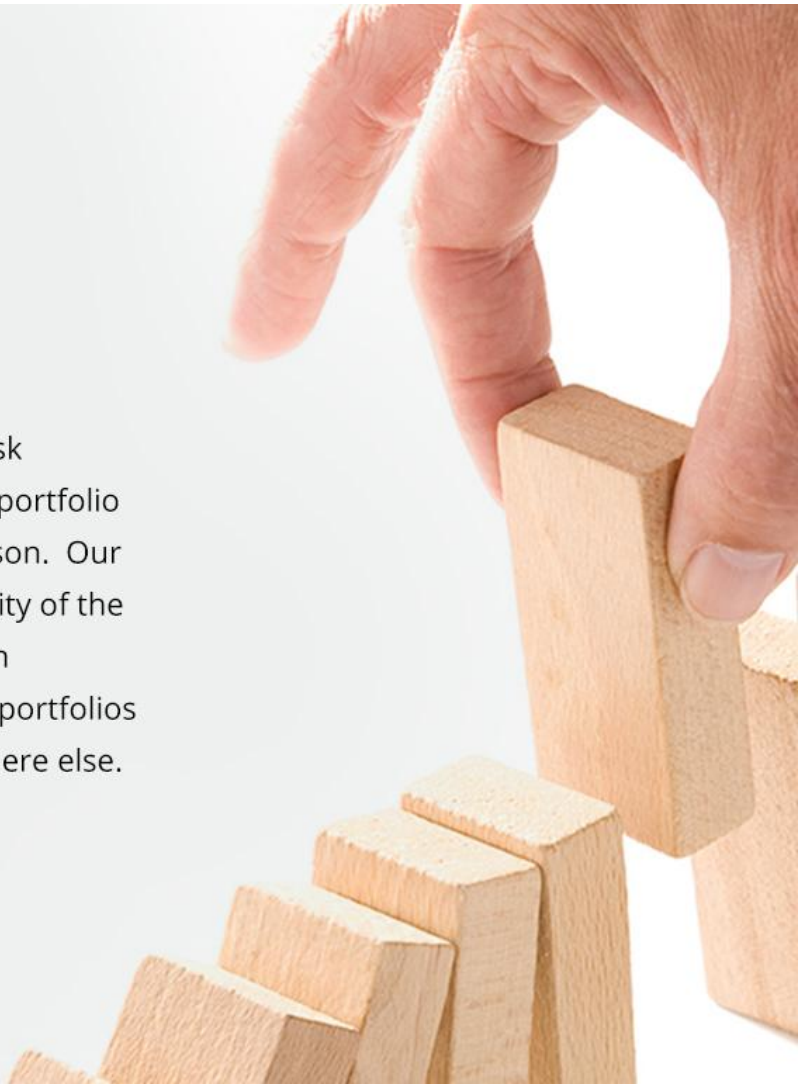
We do expect to reduce the systemic influence in the portfolio however, depending on the strategy, such risk may only realize a marginal reduction, and no reduction can be known with certainty. Clients of the firm having system access may produce a dimension analysis to better understand the impact of systemic risk in their models.

An illustration of this analysis follows. The methodology and graphics are patented under patent # 8,156,030.



Systematic Risk Measurement

Our patented science for systematic risk measurement could easily be the first portfolio metric you look at...and with good reason. Our charts and values distill the commonality of the investments in any portfolio so you can understand, educate and improve the portfolios systematic risk. This is available no where else.



Substantive risks may not be impacted by True Diversification®. They include operational risk and behavioral risk. The impact of True Diversification® on liquidity risk, interest rate risk, and event risks is difficult to predict and will vary with the portfolio model and investment options.

Gravity portfolio models endeavor to avoid assets containing liquidity risks and counterparty risks, preferring assets that can be traded and cleared at nationally recognized exchange.

Gravity usually invests in assets of relatively liquid securities, which helps protect the performance of strategies against tradability related risks like slippage and execution quality.

Additional risks which may be collectively categorized as investment risks include, stock risk, sector risk, country risk, foreign exchange risk, etc. A portfolio's unique exposure to such risks will

typically be diversified and such risks are usually deliberately assumed by the portfolio manager or investment committee.

All portfolio models are scientifically analyzed based on various diversification and risk measures.

Other Information

Gravity does not offer any products or services that guarantee rates of return on investments for any time to any client. All clients assume the risk that investment returns may be negative or below the rates of return of other investment advisers, market indices or investment products. Our Code describes our fiduciary duty to act in the best interest of our subadvisor clients and we have investment policies and procedures in place to support this fiduciary duty. Further, our adherence to a scientific process for determining allocation greatly reduces the potential for such a conflict. Certain securities overlap across strategies which could potentially create an opportunity for us to favor one strategy over another. We believe that our firm's current AUM is insufficient to create sufficient market impact for such potential conflicts of interest to materialize. As our firm grows, we will continually review and revise our policies should any such potential conflict require additional policies and management.

Gravity and Portfolio ThinkTank both evangelize the science of diversification and encourage a diversification-centric orientation for advisor-client meetings, communications and prospect presentations.

Research Resources

Gsphere is our own proprietary optimization and analytic platform for building and analyzing portfolios.

We believe this is a world-class Institutional Portfolio Optimization Digital Advisory Platform and has many advanced features we use during portfolio construction and analysis. A feature list of reporting and analytics:

- Custom Reporting
- Custom Branding
- Factsheets
- 3D pdf Generation
- Excel Export
- Profit & Loss Report
- Correlation Matrix Report
- Custom 3D Strategy Factsheets
- Interactive Gsphere Graphics
- Risk & Return Chart
- Positions Chart
- Calendar Returns
- Trailing Returns
- Risk Table
- Diversificometers
- Diversification Source Chart
- Allocation Chart
- Performance vs. Benchmark
- Benchmark Statistics
- Advanced Quantitative Data
- Asset Performance Spark charts
- Systemic Risk Measurement
- Custom Blended Benchmarks
- Risk & return Bubble Chart
- Upside & Downside Capture
- Alpha, Beta, R2 & Yields

For Portfolio ThinkTank, our security selection is a product of internal research, systematic and discretionary processes. This is often thematic based on themes believed to offer attractive performance characteristics. We update these themes regularly, and portfolio are built using a subset of the ideas in any of the themes that at the time of the portfolio strategy creation offer the best match of performance and opportunity to match the investors' specified objectives.

For Gravity, security selection may be collaborative with clients, discretionary sector and industry factor models, quantitative, fundamental, valuation and return estimation models. Wealth management clients may elect to furnish and utilize their own security candidate sets.

We are now also offering institutional investors, for a fee, custom trained deep learning models which can be used for security selection by selecting from the coverage universe those investments with the best predicted performance.

Follow the link for more information about custom deep learning predictions for large investors: <https://gsphere.com/product/custom-pre-trained-deep-learning-predictions>

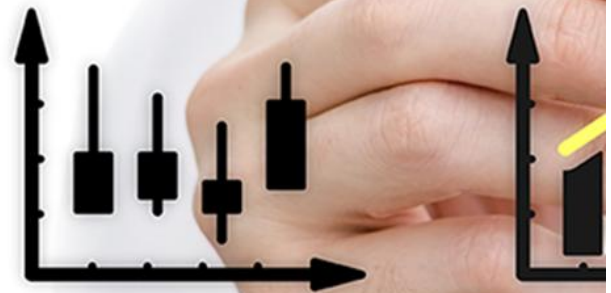


Integrate Your Own Securities

Your team has access to this research page which serves as a central repository for curating your investment universe. Create watchlists and define your investment universe, log notes, and forecasts. Monitor the positions including your watchlists. Easily link to outside research and prepare the portfolio candidate set for optimization.

Portfolio Analytics

Gsphere.Net uses portfolio analytics not available anywhere else. You will soon find these analytics become an instrumental part of your investment process. Gsphere can integrate easily into your financial planning process and with it you can rapidly diagnose any portfolio, spot weaknesses and opportunities.



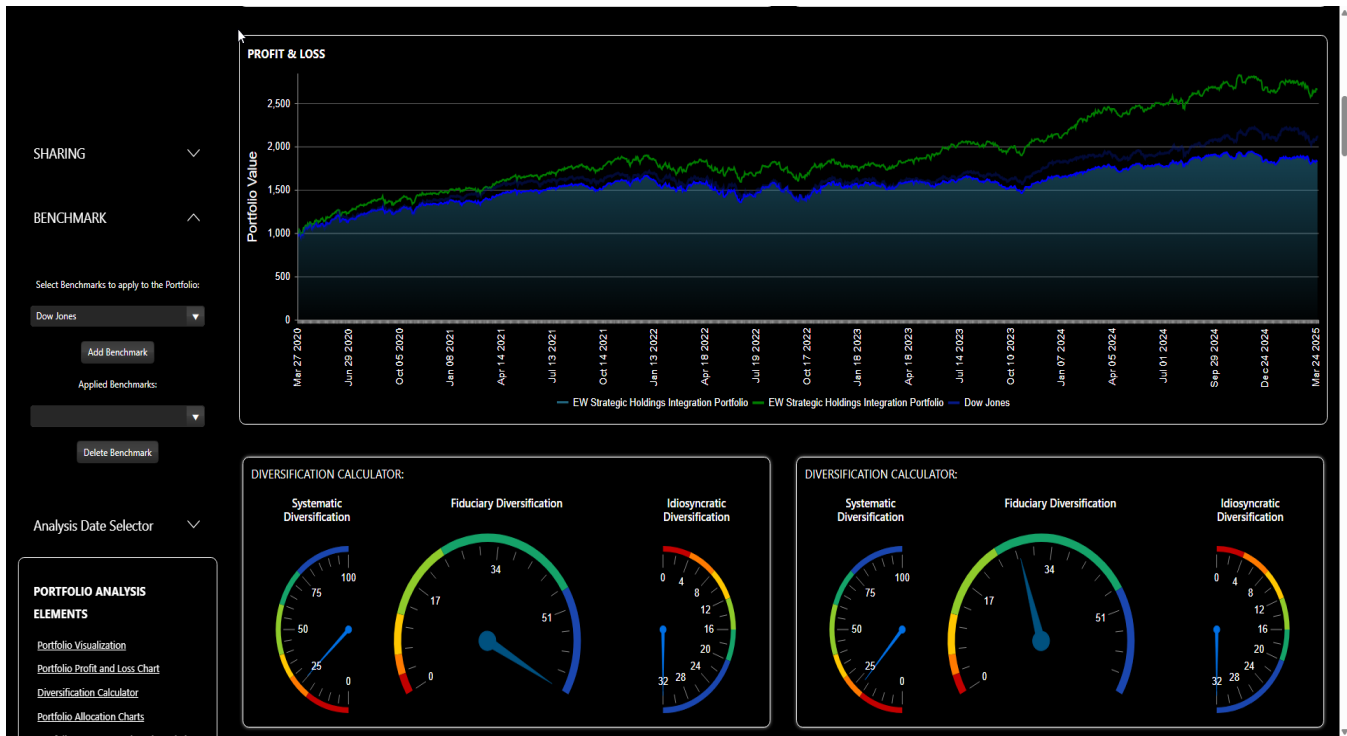
Gravity utilizes academic research produced in-house since 2000 and is regularly scanning for new and effective methods to produce forecasting advantages. To this end we are mostly focused on machine learning systems. Gravity may assimilate research produced by academic journals and our network or industry thought leaders and academics if such research product can be validated and integrated into our diversification centric process. Gravity is a tier one research partner with Cornell University's graduate MPS quantitative school and together we have developed techniques using artificial intelligence to forecast security prices, filtering for top expected performers can be used as a selection technique.



Access to the system is available to our sub-advisory clients. An example of the portfolio view page is below:



The system offers many forms of analysis which we use to help ensure that portfolio strategies have the settings and investment options necessary to meet the portfolio objectives. This includes comparison charts such as the following:



9

Disciplinary History

No principal or employee or independent contractor of Gravity / Portfolio ThinkTank has any disciplinary actions or adverse legal history with any securities or financial regulatory body.

Independent

As an independent company we can better minimize conflicts of interest. We are fiduciaries. We never take a commission. We do not compete with our clients. Our independence allows us to serve our clients, not our parent company

10 Other Financial Industry Activities and Affiliations

Portfolio ThinkTank does not engage in any other related financial activities.

Gravity also engages in software subscription business where we license software to other professional investors through our site:

<https://gsphere.com/>

Also, certain elements of a fintech stack required to help banks, brokers and advisor's configure and launch their own digital advice platforms may fall outside of our core solutions, and we may have consulting engagements, affiliate or technology licensing arrangements, accordingly. No such agreements are in effect at the time of this ADV revision.

Gravity has no affiliations with broker dealers, fund families, insurance companies

or fund consultants that create a conflict of interest through incentivizing sales of their products or services. We have no other affiliations.

11

Code of Ethic, Participation or Interest in Client Transactions and Personal Trading

Gravity does not, as principal, buy or sell securities for itself, or ever trade against you.

We do not have any financial interest in any transaction that our clients and investors may take apart from minimizing expenses and fees so that our investors attain the best possible performance.

Gravity allows employees to invest for their own accounts encouraging each employee to have full control on the securities traded; accordingly, employees may engage in transactions that are the same as or different than transactions recommended to or made for client portfolios creating a potential conflict of interest.

While our competition may be creating volumes of rules about employee trading practices, we simply observe a fiduciary standard and hire people that match our core values, including integrity and fiduciary practices.

Hence, Gravity recognizes the fiduciary responsibility to place its clients' interests first and all any employee involved in trading abides by this simple standard.

Gravity has developed and implemented a Code of Ethics that sets forth standards of conduct expected of Gravity's advisory personnel. The Code of Ethics addresses potential conflicts of interest, among other things, personal trading, gifts, the prohibition against the use of inside information and other situations where there is a possibility for conflicts of interest. The Code of Ethics is designed to protect Gravity's clients by deterring misconduct mitigating the potential conflict of interest. The Code educates personnel regarding the firm's expectations and laws governing their conduct, reminding personnel that they are in a position of trust and must act with complete propriety always, protecting the reputation of Gravity, guarding against violation of the securities laws, and establish procedures for personnel to follow so that Gravity may determine whether their personnel are complying with the firm's ethical principles. Gravity will provide a copy of the Code of Ethics to any client or prospective client upon request.

The principals of Gravity own an affiliated, unregulated entity, Gravity Investments which may create a potential conflict with Gravity. Gravity Investments may promote and license technology, consulting and other services to investments managers, including services and technologies principally designed to assist the investment firm in increasing assets under management. Gravity Investments is not directly compensated for increasing assets under management. However, there may be indirect incentives for assisting in the sales of such companies. This indirect incentive may create a potential conflict of interest to investors and other business partners of Gravity. While there is no absolute safeguard against such a conflict, this conflict addresses by strict adherence to the fiduciary interests of the partner and client.

Additionally, Gravity normally examines portfolio allocations from a systematic perspective, utilizing Gsphere, which utilizes proprietary diversification optimization as science. This technology creates a systematic process, which, when followed, reduces the opportunity for potential subjective biases.

12

Brokerage Practices

As we continue to develop the RoboAdvisor solution, integrations with Broker Dealers it' becoming important that we advise clients to inquire as to our preferences among Broker Dealers for production availability, costs, technology and integrations.

Gravity collaborates with Broker Dealers that vigorously use technology to achieve best execution and other value-added feature for our clients.

Gravity has authority to supervise and direct on an ongoing basis the investments of the Adviser's client. In some instances, Gravity is authorized, in its discretion and without prior consultation with the Adviser to: (1) buy, sell, exchange and otherwise trade any stocks, bonds or other securities or assets and (2) determine the amount of securities to be bought or sold and (3) place orders with the Adviser's Custodian and (4) make in-course adjustments in the investors best interest that may deviate from the model portfolio.

13

Review of Client Models

Advisory clients are urged to formally notify the Gravity of any changes in Model Objectives pursuant to their retail accounts. For full automation clients having custom portfolios this can be done automatically with the objective prioritization.

Gravity does not routinely provide performance reporting.

While the underlying securities within the investment supervisory services are monitored, the portfolios are reviewed on a periodic basis. We have technologies in place that automate the review process and allows investors to receive certain performance-based notifications via text message. These reviews will be made, and a summation report will be provided to the Portfolio Manager and Chief Compliance Officer of Gravity. These reviews entail contacting our clients to ensure we are being properly notified of material changes to any accounts effected by Gsphere. Additionally, we ensure the models are working as expected and no market-driven variables have required Gravity to update our model to continue to provide the expected results based on the strategies chosen by the client. In this case, we are proactively to ensure Gravity systems are operating as designed and our clients are communicating changes to client needs so we can decide if a new model should be presented to the RIA for consideration.

In accordance with our mission to improve the investing experience through our institutional Digital Advisory platform technology resulting in improved investor confidence helping all market participants.

14

Client Referrals and Other Compensation

Gravity has no client referral or other client-based referral compensation relationships. Gravity however does compensate third party solicitors, contractors, and affiliates for marketing our sub advisory and consulting services. These compensated marketing affiliates are not engaged in investment advisory services for Gravity. We strive to minimize the potential for conflicts of interest resulting from any such quid pro quo relationships should they arise.

We are non-conflicted and unbiased as

We strive to provide advice that is non-conflicted and free of biases. Gravity receives no advisory compensation beyond our asset-based fees.

15

Custody

Gravity does not assume custody of investor assets. "Custody," as defined by the SEC, refers to the authority or ability of an investment adviser to hold, directly or indirectly, client funds or securities. This includes physical possession, the ability to withdraw funds or securities, or access that would enable the adviser to move client assets without the client's explicit authorization.

Custody is an important concept for investors because it helps ensure the safekeeping of their assets. A custodian—typically a bank or broker-dealer—is a separate, regulated entity responsible for safeguarding client assets, processing transactions, and providing account statements. This separation provides essential checks and balances, protecting investors from potential fraud or misappropriation.

Gravity cannot accept or process contributions or withdrawals on investor accounts and has no authority to debit accounts beyond advisory fees explicitly billed to those accounts. All asset movements must be initiated or explicitly authorized by the investor through their qualified custodian.

By avoiding custody, Gravity enhances investor protection and ensures full transparency and accountability in all transactions and fee arrangements.

16

Investment Discretion

We provide portfolio management services on a discretionary and non-discretionary basis. Each client may designate a particular and/or custom set of constraints and other processes in concert with the stated objectives of a portfolio. Gravity has authority to manage these portfolios within that framework and allows for periodic revision of such policies.

As depicted below there are four main inputs to our Automated Portfolio Optimization Platform, Gravity and our partners determine in advance of any advisory services which entity provides which services. Gravity can provide all the services needed.

How Portfolios are Created in Gsphere



17

Voting Client Securities

Gravity does not have or accept authority to exercise voting power with respect to client securities.

18

Financial Information

Gravity has no material adverse financial or legal conditions which would impair our ability to meet our contracts or fiduciary commitments to our clients.

The Principal Executive Officer is James Damschroder. Mr. Damschroder is also the Chief Investment Officer.

Damschroder has a BA in Finance from the University of Colorado. Mr. Damschroder is the inventor of our patented and patent pending technologies with 25 years of investment expertise. James is considered a renowned industry expert on the science of portfolio diversification. Damschroder has significant experiences with systematic investment strategies, investment research and machine learning financial prediction systems.

Gravity Investments has several patents, both issued and pending for diversification optimization, diversification visualization, diversification measurement, and diversification search. At Gravity, we believe that superior technology and superior investment performance are inter-related.

Damschroder is the product owner of the Gsphere system. In the capacity of the Product Owner, James focuses, architects, designs, leads and integrates the many dimensions of desired investment strategies, policies, inventions and operational efficiencies deemed best to improve Gsphere.

Gravity has no affiliations with broker dealers, fund families, insurance companies, fund consultants or custodians that create a conflict of interest.

No Gravity Principal or Gravity Supervisory person has been found liable, implicated or otherwise involved in any scenarios involving; (a) an active investment or a conflicting investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Neither Gravity nor its principals collect any incentives from third party financial product firms. Gravity does not receive referral fees of any kind for any investment product recommended in any model.

Other Information

Class Actions and Other Legal Proceedings

We do not participate in legal proceedings, including class actions, on behalf of our clients. However, we will support our investors and advisory clients as feasible.

Privacy Notice

Our Promise to You

You share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information.

Information Provided

In the normal course of doing business, we typically obtain the following non-public personal information: Personal information regarding your identity such as name, address and social security number; Information regarding securities transactions effected by us; and financial information such as net-worth, assets, income, financial account information, bank account information and account balances.

How We Protect Your Personal Information

We do not sell information about you to third parties, nor is it our practice to disclose such information to third parties unless requested or permitted to do so by you or your representative or, if necessary, to process a transaction or service on an account or as permitted by law.

We may, however, share information about you with our affiliates. Additionally, we may share information with outside companies that perform administrative services for us. However, our arrangements with these service providers require they also treat your information as confidential.

To protect your personal information, we maintain physical, electronic and procedural safeguards to protect your personal information. Our Privacy Policy restricts the use of your information and requires that it be held in strict confidence.

We support your privacy through regular and rigorous cyber security processes, so the bad guys stay out.

Client Notifications

We are required by law to annually provide a notice describing our Privacy Policy. In addition, we will inform you promptly if there are changes to our policy. Please do not hesitate to contact us with questions about this notice.

Updates to our current Privacy policy and Advisory Agreement for Portfolio ThinkTank are here: <https://portfoliiothinktank.com/advisory-agreement/#>