

Cudos, LLC

Customer Relationship Summary (“Form CRS”)

June 10, 2020

This Form CRS provides information about the qualifications and business practices of Cudos, LLC (“Cudos”, “us”, “we”, “our”). We are registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Investment advisory and brokerage services and 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 [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

I. What investment services and advice can you provide me?

The type of investment advisory service we offer include discretionary financial and retirement planning services for individuals and small businesses. These services are provided through our interactive website at <https://cudosc corp.com> using a robo-advisor platform provided by Trizic, Inc. We provide a customized portfolio consisting of non-proprietary exchange-traded funds (“ETFs”) which are based upon your personal situation and goals. We do not require a minimum investment amount generally, however certain model portfolios may impose a minimum. You are encouraged to contact us if your financial circumstances change, or at least annually to determine whether your financial plan needs updating. Our program provides you with both advisory and brokerage services including trading commission, custodial, clearing & execution, and account reporting for one price, the wrap fee (“Fee”). You may be charged miscellaneous custodial or brokerage fees for ancillary services that are not included in our wrap fee program such as paper statements (if requested), account transfers, account closures, etc.

Conversation Starter: “Given my financial situation, should I choose an investment advisory service? Why or why not?”; “How will you choose investments to recommend to me?” and “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

II. What fees will I pay?

The Fee you will incur for your investment advisory services vary based on the size of your account. The Fee for accounts with less than \$10,000 is \$3.00 per month. The Fee for accounts with \$10,000 or more is .30% (30 basis points) of the total value of your account. This Fee is not negotiable; however, we have the authority to waive, reduce, share, or rebate this Fee at our own discretion. . This Fee includes the investment advisory services and brokerage services. Since the number of transactions in an account will vary based on the portfolio, you may pay more than what you would have been charged had these services been purchased separately. Specifically, a wrap fee program may not be in the best interest of a client with low trading volumes as compared to a non-wrap fee account or brokerage account where the client would otherwise pay trading costs as incurred but a lower fee in a non- wrap account or no advisory fee in a brokerage account.

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: *“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?”*

III. *What are your legal obligations to me when acting as my investment adviser? How else 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. 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: We may provide advice with respect to 401(k) rollovers into our managed accounts. Such recommendations pose potential conflicts of interest in that rolling retirement savings into our managed account will generate ongoing fees for us that we would not otherwise receive.

Conversation Starter: *“How might your conflicts of interest affect me, and how will you address them?”*

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

Our financial professionals are compensated by the monthly wrap fees generated in our advisory accounts. Depending on the total value of an account, these fees may either be fixed or asset-based in nature (per the terms of the II. fee section above).

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

No, however, we encourage you to visit Investor.gov/CRS for a free and simple search tool to research the background and history of Cudos and our associated financial professionals.

Conversation Starter: *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*

Additional information about our investment advisory services can be found on our website www.cudoscorp.com and the SEC’s website www.adviserinfo.sec.gov. To a copy of this relationship summary please contact us at (480) 938-8833 or support@cudoscorp.com.

Question to ask your investment adviser: *“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?”*