Form CRS - Client Relationship Summary

Glitch Financial | November 17, 2026

Introduction

Glitch Financial ("Glitch," "we," "us") 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 the 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 advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer discretionary investment management to retail investors exclusively through our website and app. You open a Glitch account, connect your own brokerage or exchange account to our platform by API, and complete our client questionnaire. Based on your answers, we present the strategies we have curated that fit your profile. Once you choose a strategy, our algorithms trade your account automatically.

- **Investment authority:** We have discretionary authority to buy and sell in your connected account for the strategies you select, without asking you before each trade. You choose the strategies and settings (such as leverage) and can change, pause, or stop them at any time. We never hold your assets.
- **Monitoring:** Our systems monitor your account and the strategies continuously while markets are open. We review strategy performance, volatility, and drawdown at least weekly. We do not provide individual account reviews.
- **Limited investment offerings:** We only offer strategies we have curated, currently in cryptocurrencies, forex, indices, and commodities. Equity strategies are coming soon. You can only use brokers and exchanges our platform supports.
- **Account minimums:** Forex $15,000; crypto $2,500 ($5,000 recommended); commodity futures $5,000; equities $5,000.

For additional information, please see our Form ADV Part 2A brochure (Items 4, 7, 8, and 16).

Conversation Starters. Ask your financial professional:

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

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge an annual asset-based fee, billed monthly, on the average amount you allocate to our strategies in each connected account. The rate depends on your tier: Bronze ($0-$10,000) 1.2%; Silver ($10,000-$50,000) 1.0%; Gold ($50,000-$250,000) 0.75%; Platinum ($250,000-$500,000) 0.6%; Diamond ($500,000+) 0.45%. Fees are billed through our payment processor (currently Stripe) on the first of each month and are not deducted from your account. Because our fee is based on the amount you allocate, the more you allocate, the more you will pay in fees, so we have an incentive to encourage you to increase the assets you allocate to our strategies.

We do not charge commissions. You will also pay costs to your broker or exchange, such as commissions, trading fees, spreads, and funding rates on perpetual futures. These are paid to those firms, not to Glitch.

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. For additional information, please see our Form ADV Part 2A brochure (Item 5).

Conversation Starters. Ask your financial professional:

- **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 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 are some examples to help you understand what this means.

- **Affiliated strategy sources:** Some strategies come from our internal team or from Vanta Network (Subnet 8), a subnet on the decentralized Bittensor network maintained by our parent company, Taoshi, Inc. Taoshi holds Subnet 8 tokens and may benefit when strategies sourced from Subnet 8 are used on Glitch.
- **Asset-based fees:** We earn more when you allocate more to our strategies.
- **Employee trading:** Our employees may use the same strategies in their own accounts, and their trades may execute before, at the same time as, or after yours.

For additional information, please see our Form ADV Part 2A brochure (Items 10, 11, and 14).

Conversation Starters. Ask your financial professional:

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

How do your financial professionals make money?

Our advice is delivered through our automated platform. Our employees are paid salaries and may receive equity in Glitch's parent company. They do not receive commissions or compensation based on the strategies you choose or the amount you allocate.

Disciplinary History

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

No. Visit **Investor.gov/CRS** for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional:

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

Additional Information

For additional information about our services, visit https://glitch.financial or see our Form ADV Part 2A brochure at https://adviserinfo.sec.gov. To request up-to-date information and a copy of this relationship summary, call (650) 348-9444 or email support@glitch.financial.

Conversation Starters. Ask your financial professional:

- **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?**