

Form CRS

Alinea Invest, Inc. Form CRS Customer Relationship Summary (February 7, 2024)

<p>Introduction</p>	<p>Alinea Invest, Inc. (hereafter, “the Firm,”) 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 advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>Alinea offers investment advisory services via a wrap fee program (the “Program”) to individual taxable accounts.</p> <p>Alinea uses the information from a suitability questionnaire to tailor its investment recommendations in accordance with each customer’s investment risk and financial parameters and objectives.</p> <p>Alinea’s wrap fee program seeks to provide personalized, long-term oriented investment portfolios that are invested in Alinea’s proprietary equity strategies.</p> <p>Alinea has discretionary authority over customer accounts, which means that Alinea is allowed to buy and sell investments in customer accounts, without asking customers in advance. This authority is ongoing, and similar to portfolio reviews, may be triggered by material changes in variables such as a customer’s investment risk, financial parameters and objectives.</p> <p>For additional information, please see our Regulation Best Interest Disclosure Brochure or our Form ADV Part 2.</p> <p>Conversation starter. Questions to ask your Adviser:</p> <ul style="list-style-type: none"> - Given my financial situation, should I choose a brokerage 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?
<p>What fees will I pay?</p>	<p>Alinea charges customers a wrap program fee based on the total net deposits in their account.</p> <p>Alinea charges a flat subscription fee of \$120.00 per year for accounts with assets under management. Alinea charges fee of \$5.00 per month for accounts with assets under management between \$100 and \$6,000. There is no charge for accounts with less than \$100.</p> <p>The asset-based fee is assessed based on the daily average market value of a customer’s portfolio over the previous month. Alinea may from time to time, in its sole discretion, offer lower fees through promotions, referrals and other discounts to some accounts that differ from the fees stated above.</p>

	<p>Alinea imposes a mandatory cash reserve of part of each investment strategy. Alinea customers are required to maintain 150 basis points (1.50%) of the value of their account (prorated in each strategy) in cash. The cash will be used to pay Alinea fees and other expenses, as set forth herein. If a Alinea customer wishes to withdraw cash, Alinea will sell other assets in the customer’s account to maintain the cash reserve. If a customer is invested completely in an illiquid strategy, such that cash cannot be replenished immediately, the customer will not be able to immediately withdraw the cash portion.</p> <p>A customer may incur certain charges imposed by other third parties (e.g., transfer fees, administrative fees, and other fees).</p> <p>Due to the nature of the fees assessed under the Program, the more assets there are in a customer’s account, the more a customer will pay in fees. Alinea therefore has an incentive to encourage customers to increase the assets in their accounts.</p> <p>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.</p> <p>For additional information, please see our Form ADV Part 2.</p> <p>Conversation starter. Questions to ask your Adviser: - 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?</p>
<p>What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we provide you with a recommendation, 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 recommendation(s) we provide you.</p> <p>The Firm does not offer proprietary products or participate in revenue sharing, third-party payments, or principal trading.</p> <p>The Firm’s employees may invest in the same equities in which you are invested; as a registered investment adviser, we have implemented policies and procedures designed to mitigate the conflict of interest this creates.</p> <p>Conversation starter. Questions to ask your Adviser: How might your conflicts of interest affect me, and how will you address them? For additional information, please see our Form ADV Part 2.</p>
<p>How do your financial</p>	<p>At present, our employees are not compensated during the initial phase of the business’ implementation. In the future, the Firm’s professionals will be</p>

professionals make money?	compensated in the form of bi-monthly distributions of an annualized salary from the Firm. Professionals employed by the Firm are not compensated on a transaction basis, nor do they receive bonus compensation related to market performance or any form of non-cash compensation. The Firm may occasionally compensate employees in the form of a discretionary bonus based on merit.
Do you or your financial professionals have legal or disciplinary history?	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation starter. Questions to ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
Additional Information	<p>For additional information about our services, visit our website [www.alinea-invest.com], or contact our Chief Compliance Officer, Anam Lakhani, at 516-469-9482 or Lakhani.anam@alinea-invest.com. If you would like additional, up-to-date information or a copy of this disclosure, please call 516-469-9482.</p> <p>Conversation starter. Questions to Ask your Adviser:</p> <ul style="list-style-type: none"> - 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 and my investments?