



## CLIENT RELATIONSHIP SUMMARY (Form ADV PART 3)

### Item 1. Introduction

SigFig Wealth Management, LLC (“SigFig”) is a limited liability company founded in 2011 and is an SEC-registered investment adviser. SigFig is a wholly-owned subsidiary of Nvest, Inc. Clients and prospective clients should be aware that the services and fees between investment advisers and broker-dealers differ and it is important for retail investors to understand the differences. Free tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers and investing.

### Item 2. Relationships and Services

#### *What investment services and advice can you provide me?*

**Services:** Utilizing its proprietary web-based technology, SigFig provides discretionary investment advisory and portfolio management services to individuals who open an investment management account with SigFig (the “Clients”) and enter into an investment advisory agreement. SigFig’s algorithms generate investment recommendations based on such Client’s risk profile, trading patterns and existing individual portfolio investments, if any. SigFig’s advisory services are made available to Clients through its website at [www.sigfig.com](http://www.sigfig.com), mobile apps and through co-branded pages and widgets on its media partners’ websites (collectively the “Website”). In all cases, including those where the services are made available through a co-branded partner website, SigFig’s web-based platform is powering the investment advisory services and hosting Client data. SigFig monitors Clients’ portfolios on a daily basis and, if needed after taking into consideration various portfolio optimization factors, rebalances Clients’ portfolios with the aim to maintain the model asset allocation. SigFig currently provides investment advice only with respect to mutual funds, ETF’s and tax-loss harvesting (a process that aims to realize losses to offset gains made within the portfolio) where applicable. As part of its services, SigFig also recommends broker-dealers to Clients.

SigFig also provides free portfolio tracking service to individuals (“Users”) by allowing them to link their external brokerage accounts to SigFig’s web-based platform. Users do not enter into an investment agreement with, or pay fees to, SigFig. Further, SigFig does not have any discretion over Users’ brokerage accounts, and SigFig does not provide recommendations to Users to purchase or sell any specific securities. For the aforementioned reasons, Users are not considered advisory clients of SigFig.

SigFig bases its advice to Clients on the investment objectives and restrictions set forth in the applicable investment management agreement. In formulating the investment recommendations SigFig will comply with the reasonable restrictions imposed by the Clients, which may include the designation of securities that should not be purchased or held in the Clients’ accounts.

**Requirements to Open and Maintain an Account:** SigFig generally imposes a \$2,000 minimum investment on the Clients, which can be reduced or waived in SigFig’s sole discretion. Prior to receiving investment advice from SigFig, prospective Clients are also required to open an account on SigFig’s online platform.

**Additional information:** Additional information about SigFig’s services, fees and relationships can be found in SigFig’s Form ADV, Part 2A (Items 4 - 7) which is available on our Website at [www.sigfig.com](http://www.sigfig.com).

<p><b>Conversation Starters:</b> 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?</p>
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### Item 3. Fees, Costs, Conflicts and Standard of Conduct

#### *What fees will I pay?*

**Principal Fees and Costs:** Clients are charged a flat fee or a percentage of the Client's assets under management. The management fee is generally no greater than .50% of assets under management. Clients should refer to the investment advisory agreement for the detailed fee schedule. Management fees are deducted from Client accounts by the account custodian and are paid generally monthly, in arrears in accordance with the investment advisory agreement.

Clients may incur certain other standard fees and expenses billed by third parties, such as custodians and broker dealers, with whom the Client has separately entered into a relationship. Such costs could include brokerage commissions, account opening fees, transaction fees, custodian fees and other related costs and expenses that will be incurred directly by the Client.

**Additional Information:** 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. Additional information can be found in SigFig's Form ADV, Part 2A (Item 5) which is available on our website at [www.sigfig.com](http://www.sigfig.com).

**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?

**Conflicts and Standard of Conduct - *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 SigFig acts as your investment adviser, we are required 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. For example, the more assets there are in a Client's account, the more the Client will pay to SigFig in management fees. Client should therefore be aware that SigFig has a financial incentive to recommend that Clients increase the assets in their accounts. You should understand and ask us about these conflicts because they can affect the recommendations we provide you.

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

**Additional Information:** Additional information on conflicts of interest and how they are managed by SigFig can be found in SigFig's Form ADV, Part 2A (Items 5, 10 and 11) which is on our website at [www.sigfig.com](http://www.sigfig.com).

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

SigFig personnel are compensated based on individual performance and growth of business. Advisory personnel with client facing responsibilities are also eligible to receive a small quarterly bonus based on the amount of client assets and total number of funded accounts they service, creating an incentive to recommend that Clients open accounts or increase assets in their accounts.

#### **Item 4. Disciplinary History**

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

SigFig and its financial professional have not been subject to any disciplinary events by regulators. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

#### **Item 5. Additional Information**

If you have any questions about our services or if you wish to request a copy of the relationship summary, please contact us at 855-875-1580. You can also access our relationship summary at [www.sigfig.com](http://www.sigfig.com). Additional information is also available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**Conversation Starter:** 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?