

Client Relationship Summary

Item 1. Introduction

June 20, 2023

Meow Advisory, LLC (“Meow Advisory”)

Meow Advisory is an investment adviser registered with the Securities and Exchange Commission (“SEC”). There are other types of financial service professionals that provide different advisory services and fees and it is important that you understand the differences. The SEC provides free educational materials about investment advisors, brokerage services and investing and offers simple tools to help you to research firms and financial professionals at www.investor.gov/CRS.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Conversation Starters:

- 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 you these qualifications mean?

We maintain a website that allows you to view and review your account. Meow Advisory uses software to address client liquidity and cash management needs. Investments are made in U.S. treasury securities, corporate bonds and mutual funds. Meow Advisory develops strategies for clients based on information obtained from Client bank account statements and information gathered from Clients. Target investments are generally in very low duration instruments to minimize duration risk and these instruments are generally held to maturity unless otherwise directed by the client. Meow Advisory reviews your account on a quarterly basis to ensure consistency with your strategy and performance objectives.

We will manage your account on a discretionary basis and in accordance with the Terms of Services.

There is no minimum amount to open an account with Meow Advisory.

For more information regarding all of our services, read the accompanying Brochure starting on [page 1 \(Items 4 and 7\)](#).

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

Conversation Starters:

- How might your conflicts of interest affect me, and how will you address them?
- 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?
- How do your financial professionals make money?

What fees will I pay?

Our fees are charged through an advisory fee program, meaning we charge one fee that covers all the advisory services provided. Meow receives a monthly asset-based management fee calculated as a percentage of Separate Account, payable monthly in arrears. The management fee is generally between 0.02% and 0.12 %. We reserve the right to negotiate your fee structure on an as-needed basis, but will not alter the fee structure without your explicit consent.

Any third-party fees such as, brokerage commissions, transaction fees, and other related costs and expenses, are exclusive of and in addition to the advisory fee. We do not receive any portion of these commissions, fees, and costs. Other fees and costs you will pay are outlined in the corresponding third-parties terms of use or related agreement.

Read more about our fees starting on [page 2 \(Item 5\)](#) of the Brochure.

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 are acting as your fiduciary, which means 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.

Other investment advisory firms may charge the same or lower fees than Meow Advisory for the same or similar services.

You pay our fee monthly even if you do not buy or sell any securities in order to maintain access to our dynamic guidance.

Read more about our conflicts of interest and how we manage them in our Form ADV Part 2A Brochure [starting on page 7 \(Item 11\)](#).

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.

Item 4. Disciplinary History

Conversation Starters:

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

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

No, Meow Advisory and its financial professionals have no disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm, our financial professionals and learn more.

Item 5. Additional Information

Conversation Starters:

- 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?

Read the accompanying Brochure before you invest with us. It contains important information about our advisory services. Call (954)-686-6723 for up-to-date information about us and to request a copy of our Relationship Summary or you can also visit us at <https://meow.co>.