

Stockpile Investments, Inc. | Form CRS Customer Relationship Summary | June 15, 2022

Introduction	Stockpile Investments, Inc. is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). 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 <u>Investor.gov/CRS</u> , which also provides educational materials about broker-dealers, investment advisers, and investing.
What investment services and advice can you provide me?	 We offer brokerage services to retail investors through an internet-based platform on a self-directed basis, which means you make the ultimate decision regarding the purchase or sale of investments in your Stockpile Investments account and we purchase and sell investments for your account solely at your direction. We also offer access to research and other tools with respect to investment products to help you learn about investing and the markets. We do not make or give investment recommendations or advice. We do not monitor your account for performance. You can purchase the following types of securities through your account : (1) Listed equity securities; (2) Over-the-counter equity securities of U.S. companies; (3) Non-leveraged and certain leveraged exchange-traded funds; and (4) certain American depositary receipts. We offer fractional share trading, which means you can purchase or sell partial shares of a company's stock. We do not require a minimum account balance. We do not accept custody of customer assets or securities. You must use Apex Clearing Corporation ("Apex") as your independent custodian and for execution, clearing, and settlement services. Apex holds your securities and cash, records your transactions, and facilitates standard account activities (e.g., transferring securities and/or cash out of your Stockpile account). We aggregate customer orders and submit trades for execution at pre-set times each trading day. We offer individual and custodial accounts, subject to various requirements described at <u>Account Requirements</u>. For additional information, please see disclosures and other applicable documents under the disclosure section on our website <u>https://www.stockpile.com/disclosures</u>. <u>Conversation Starter Questions to Ask a Stockpile Customer Care Team Member</u>. 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 relev
What fees will I pay?	We charge your account a subscription fee for access to our brokerage services and certain customers may be eligible for a promotional lifetime membership fee for access to our brokerage services, as described in our Fee Schedule at <u>www.stockpile.com/fees</u> . We do not charge transaction-based commissions for buying and selling securities. However, other additional fees may be charged to your account, such as custodian fees, account maintenance fees (e.g., account transfers, returned check, wire amendment, overnight mail), and account inactivity fees, as described in our Fee Schedule at <u>www.stockpile.com/fees</u> .

	 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 Fee Schedule which outlines the specific fees you could be charged at https://www.stockpile.com/fees. <i>Conversation Starter Questions to Ask a Stockpile Customer Care Team Member</i>: 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 providing recommendations ? How else does your firm make money and what conflicts of interest do you have?	 We <i>do not</i> provide recommendations. The way we make money creates some conflicts of interests. You should understand and ask us about these conflicts because they can affect the services we provide you. Here are some examples to help you understand what this means: We may buy securities from you or sell securities to you from our own inventory. When we trade with you as principal, all orders are filled at the closing price of the day. We share in revenue earned from your trade activity and therefore have a monetary incentive for you to trade more. Specifically, we earn revenue from our clearing firm where we route customer orders. This arrangement is subject to our best execution requirements. Through our affiliate, Stockpile Gifts, Inc., we offer Stockpile gift cards, which have a fixed value and are redeemable for stock through a Stockpile Investments brokerage account.
	For additional information, please see disclosures and other applicable documents under the disclosure section on our website <u>https://www.stockpile.com/disclosures</u> .
How do your financial professionals make money?	Our financial professionals are paid an annual salary, in addition to a discretionary bonus. Financial professionals do not receive commissions or other compensation related to customer assets or investment activities.
Do you or your financial professionals have legal or disciplinary history?	 No for our firm. Yes for our financial professionals. For information regarding disciplinary history, please visit: <u>Investor.gov/CRS</u> and/or <u>https://brokercheck.finra.org/</u> for a free and simple search tool to research Stockpile Investments, Inc. and any of our Customer Care Team Members. <u>Conversation Starter Questions to Ask a Stockpile Customer Care Team Member</u>: As a financial professional, do you have any disciplinary history? For what type of conduct?
Additional Information	 For additional information about our services, visit our website <u>www.stockpile.com</u>, or contact our Customer Care Team at <u>support@stockpile.com</u>. If you would like additional, up-to-date information or a copy of this relationship summary, please call 877.374.2584. <u>Conversation Starter Questions to Ask a Stockpile Customer Care Team Member</u>. Who is my primary contact person? Are they 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?