Customer Relationship Summary

Seeds

Seeds Investor LLC is registered with the U.S. Securities and Exchange Commission 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 http://investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers and investing.

What Investment Services and Advice can you provide me?

We offer investment advisory services to retail investors through a sub-advisory engagement between us and third party advisors that hire us to provide discretionary investment sub-advisory services for their retail investor clients, as well as investment model management. Our investment recommendations include stocks, exchange-traded funds (ETFs) and mutual funds. In certain circumstances, we may also utilize individual bonds, American Depository Receipts (ADRs), options contracts, and other types of derivatives or investments, as appropriate, to meet the needs of a specific mandate of a third-party advisor. In providing discretionary investment sub-advisory services to retail investors, we implement a model portfolio selected by their third-party advisors within their accounts. In providing investment model management, we provide third-party advisors our investment models, which they may utilize in managing their retail investors' accounts. Where we have discretionary authority for a retail investors' account, we buy and sell securities without asking retail investors or their third-party advisors for their prior consent or approval. With respect to monitoring, we ensure that third-party advisors that engage us for sub-advisory services conduct initial and ongoing determination of the suitability for investment strategies selected for their retail investors and we monitor our models on a regular and continuous basis, but no less than quarterly. We monitor retail investors' investments on a daily basis which is part of our standard service. Our advice is limited to the types of investments referenced above. We do not recommend proprietary investment products within accounts or models. We do not impose a specific minimum relationship size, however, we only offer our services to retail investors through sub-advisory engagements with third-party advisors.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure, available here: https://adviserinfo.sec.gov/firm/summary/308909.

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?

What fees will I pay?

We receive compensation by charging management fees, which are billed either monthly or quarterly, in advance, or at the end of the billing period. Our investment management fees are generally based on the value of cash and other investments in retail investors' accounts and the investment strategy selected by their third-party advisor. Where we charge an asset-based fee, the more assets you have in an advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase your fees. We also offer our services for a fixed fee. Where we charge a fixed fee, we receive the same fee whether or not the securities we recommend increase in value, therefore, we have less incentive to increase investment performance, relative to other billing structures. You may incur certain fees or charges imposed by third parties, other than us, in connection with investments made on behalf of your accounts. The fees charged by us are separate and distinct from custody and execution fees. In addition, all fees paid to us for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. You may be able to invest in these products directly, without our services, but would not receive the services provided by us which are designed, among other things, to assist you in determining which products or services are most appropriate for your financial situation and objectives. Accordingly, you should review both the fees charged by the funds and the fees charged by us to fully understand the total fees to be paid. You pay our investment management fee even if we do not buy or sell securities during the fee period. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will

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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 about our fees and third-party fees can be found in Item 5 of our Disclosure Brochure, available here: https://adviserinfo.sec.gov/firm/summary/308909.

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 is an example to help you understand what this means: Certain of our financial professionals are also advisory personnel of Summit Financial, LLC, a registered investment advisor with the U.S. Securities and Exchange Commission. Summit Financial, LLC is a minority owner of Seeds Investor LLC and engages us to provide sub-advisory services to its advisory clients. Summit Financial LLC charges advisory fees to its clients when utilizing Seeds sub-advisory services. This affiliation creates a conflict of interest, as Summit Financial, LLC has an incentive to use and recommend the Seeds platform, whether or not the advisory services offered by us are in its client's best interest. Further, we have an incentive to prefer retail investors who are advisory clients of Summit due to this affiliation. To mitigate these conflicts of interest, clients of Summit Financial, LLC receive a disclosure statement and are instructed that they are not required to use Seeds' sub-advisory services as a part of their engagement with Summit. In addition, Seeds maintains policies and procedures designed to ensure retail investors are fairly allocated investment opportunities, notwithstanding its affiliation with Summit Financial, LLC.

Additional information about our services can be found in Item 10 of our Disclosure Brochure, available here: https://adviserinfo.sec.gov/firm/summary/308909.

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 financial professionals are compensated through salaries. Although our financial professionals are compensated through salaries, they have a conflict of interest and an incentive to retain clients.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

No, neither we nor our financial professionals have any disciplinary history to disclose. You can visit http://investor.gov/crs for a free and simple search tool to research us and our financial professionals.

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

Additional Information

You can find additional information about our services in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please e-mail us at compliance@useseeds.com or call us at (212) 287-7370.

Ask your financial professional… Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

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