



## *Client Relationship Summary*

December 2025

Ask Dolly, LLC ("we," "us" or "our") is registered with the Securities and Exchange Commission as an investment adviser. 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](https://www.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 provide general, non-discretionary investment and financial advice to U.S.-based retail investors over the age of 18 focused on planning for retirement, current money management, and savings via an AI-supported website and associated smart phone applications ("App"). Our advisory services are not focused on making specific investment recommendations but rather providing education and advising on a holistic approach to money management and financial considerations governed by the client's financial and investment objectives and risk tolerance.

We do not maintain any assets under management and do not provide supervisory services to clients' portfolios. There are no termination fees and users can cancel their subscription at any time. We do not require any minimum level of assets to obtain a subscription to our App, and subscribers are free to share as much or as little personal information with us as they prefer.

Subscribers do have the option to upgrade their service with us to include in-App messaging access to a certified financial planner ("CFP®"). In engaging with the CFP®, users will receive investment advice tailored to their specific financial circumstances, which may include investment recommendations, provided on a non-

discretionary basis. For more information regarding our services, please refer to Item 4 and 7 of our Form ADV, Part 2A (the "Brochure").

#### **What to ask us:**

- 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?***

Our App is free to anyone with limited features focused on providing general market commentary and updates. Full access to our App is based on a subscription fee that typically costs between \$15-\$25/month. We may, in our absolute discretion, waive or rebate all or any part of the subscription fee for certain users and may provide lower subscription rates during trial periods and promotions. Our affiliates are typically exempt from subscription fees.

Users who wish to upgrade their service with us to include in-App messaging access to a CFP® may do so for an increased subscription fee, which will typically cost between \$50-\$100/month. Our services are provided solely on

a non-discretionary basis, so subscribers are responsible for any fees and/or expenses resulting from the implementation of any advice received. Those expenses may include, but are not limited to investment costs and expenses, brokers' commissions, professional fees of legal advisers, taxes and corporate fees, among others.

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. Please refer to Item 5 of our Brochure for additional reference to our own fees and costs.

#### **What to ask us:**

- Help me understand how these fees and costs might affect my investments. If I give a broker \$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 are some examples to help you understand what this means. Ask Dolly does not receive any compensation other than the subscription fees outlined above. However, while our App has been programmed to provide what we believe to be the best investment and financial advice for anyone in similar financial circumstances based on the information you provide, there's a possibility that we may provide you with advice which may not be most suitable for your specific financial circumstances. We seek to offer non-discretionary investment and financial advice to subscribers for

educational purposes, but the nature of our services results in inherent limitations on our ability to ensure that advice you receive from our App is the most complete or appropriate for your specific financial circumstances. Furthermore, our professionals may have business or other relationships which may benefit from your continuing use of our App.

Please refer to Item 8 of our Brochure for more information on our method of analysis, investment strategies and risk of loss.

#### **What to ask us:**

- How might your conflicts of interest affect me, and how will you address them?

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

We receive compensation based on subscription fees that our users pay, as outlined above. Neither we nor our affiliates receive any compensation for the sale of securities or other investment products.

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

#### **What to ask us:**

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

Additional information about us can be found on our website, [askdolly.com](http://askdolly.com), or by emailing us at [hello@askdolly.com](mailto:hello@askdolly.com).

#### **What to ask us:**

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