

# eSmeb Incorporated Client Relationship Summary (Form CRS)

eSmeb Inc.

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## Introduction

eSmeb Inc. (“eSmeb,” “we,” or “our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an **investment adviser**. We provide investment advisory services to retail investors through an **Internet-based automated platform**.

Broker-dealers and investment advisers differ in how they charge fees and the services they provide. It’s important you understand these differences.

Free and simple tools are available to help you research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS) — including information about our registration status and any disciplinary history.

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

We provide **discretionary investment advisory services** through our online platform.

- You can choose from predefined portfolios or create your own using available ETFs and stocks.
- Our algorithms and investment models allocate and rebalance portfolios automatically.
- We monitor accounts periodically and adjust allocations based on market data or model updates.
- You always retain control to change goals, risk settings, or close your account at any time.
- We do not provide individualized financial planning, tax, or estate advice. However, our platform offers interactive tools and resources — such as goal-based planning, retirement modeling, cash flow projections, and educational insights — designed to help clients explore these areas on a self-directed basis. These tools are general in nature, rely on the information you provide, and do not replace the advice of a qualified financial, legal, or tax professional.
- Client assets are held at a qualified custodian (Alpaca Securities LLC or Interactive Brokers LLC).

We require a minimum relationship size of \$100 for most accounts.

For additional information, please see our Form ADV, Part 2A brochure available at [WaterfallWealth.ai/legal/disclosures](https://WaterfallWealth.ai/legal/disclosures)

### Conversation starter: *(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?

You may pay two types of fees:

1. A **Platform Fee** of \$39, \$99, \$499 per month depending on tier of service
2. An **Advisory Fee** of 0.025% - 0.1% per month based on your account value, billed monthly in arrears.

Whatever fee is lower, is generally waived. This way you only pay one of the above fees. These fees are automatically deducted from your account by your custodian pursuant to your authorization.

You will also pay transaction fees or custodial charges imposed by the broker-dealer or custodian, if applicable.

The more assets you invest, the more advisory fees we earn, so we have an incentive to increase your assets under management.

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.

**Conversation starter:** *(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 activating 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.

- Our marketing affiliate, **WaterfallWealth LLC**, may receive a **promotional or referral fee** for introducing clients to us. If you come through a referral, you'll receive a **Promoter Disclosure Statement** describing the arrangement and any related compensation.
- Our principals may buy/sell the same investments that we recommend to you.
- We make money from the **advisory and platform fees** you pay us. We do not receive commissions, revenue-sharing, or third-party payments for recommending investments.

**Conversation starter:** *(ask your financial professional)*

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

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

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

**Conversation starter:** *(ask your financial professional)*

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

## Additional Information

For additional information about our services or to request copies of our Form ADV Part 2A Brochure or this Form CRS, please visit [WaterfallWealth.ai/legal/disclosures](https://WaterfallWealth.ai/legal/disclosures) or email [support@esmeb.com](mailto:support@esmeb.com).

**Conversation starter:** *(ask your financial professional)*

“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?”