

Treasury Interactive Investment Advisers LLC

Form CRS

December 1, 2025

Treasury Interactive Investment Advisers LLC (“we” or “us”) is registered with the Securities and Exchange Commission as an investment adviser. Services and fees for investment advisory and brokerage services differ and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Throughout this document, you will see various “conversation starters” designed to help you better understand our services. Our responses to these conversation starters can be found at <https://treasury.app/tiia-conversation-starter-answers>.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors through a Wrap Fee Program (the “Program”) that provides financial education and non-discretionary investment advisory services, which are delivered through an online platform. Clients can access the Program through independent content creators (“Influencer Partners”) as members of the Influencer Partner’s online communities (“Influencer Members”), or they may access it directly through the Treasury App, including through compatible third-party artificial intelligence (“AI”) assistants. Although the Program is the same for all clients, we provide two separate wrap brochures so that disclosures are tailored to the way you enter the Program, either through an Influencer Partner or directly through the Treasury App.

We offer access to ETFs and publicly traded stocks available through our custodian’s platform (“Eligible Investments”). You can build your own portfolio from these options or invest in our curated model portfolios (“collections”), which consist solely of Eligible Investments. We recommend an asset allocation for each model portfolio based solely on your age. You can accept, reject, or customize it by selecting different Eligible Investments. All investment decisions are ultimately yours.

We periodically review your asset allocation (currently, annually) to consider whether it aligns with the recommended allocation. However, we do not monitor your account or the related investments on an ongoing basis. Assets will be maintained in a brokerage account custodied with Apex Clearing Corporation (“Apex”).

Advisory services are offered exclusively through an online interface, which means that you must acknowledge your ability and willingness to conduct a relationship with us on an electronic basis and to receive all documentation related to the advisory services electronically. There is no minimum amount required to open or maintain an advisory account. Please refer to our [Form ADV, Part 2A Appendix 1](#) (Items 4 and 5) for more detailed information about our services.

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 these qualifications mean?

What fees will I pay?

We do not charge advisory fees to clients who access the Program directly through the Treasury platform. Influencer Members, however, participate under a separate arrangement in which Influencer Partners charge their members a subscription fee for services the Influencer Partners provide through the Treasury Interactive platform. Influencer Members may access our non-discretionary advisory services at no additional cost, but they are not required to do so. Under our agreement with the Influencer Partners, the Influencer Partners compensate us for providing financial-related content and non-discretionary advisory services to their members. We reserve the right to begin charging an advisory fee directly to clients upon ninety (90) days prior written notice.

While clients do not pay for the execution of transactions, neither the advisory fees nor fees paid by the Influencer Partners cover certain charges imposed by the custodians, brokers, and other third parties. Each client will incur these expenses directly, and such expenses will have the effect of reducing investment returns. ETFs also charge internal management fees and other fees and expenses that are borne by each client as an investor in those ETFs. ETF fees and expenses may change at the sole discretion of the ETF issuer.

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 our [Form ADV, Part 2A Appendix 1](#), particularly Item 4, for more detailed information about our fees and your investment costs.

Conversation starters: 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 are some examples to help you understand what this means.

We have an agreement with our Influencer Partners under which the Influencer Partner compensates us for providing its community members with access to general guidance, advice, and education relating to financial matters and non-discretionary advisory services. Our parent company, Treasury Interactive, owns and operates a platform that offers technology and administrative services to Influencer Partners. Each of Treasury Interactive and Adviser is paid by the Influencer Partner based upon a percentage of the subscription revenue that the Influencer Partner receives. This arrangement creates a conflict of interest as we have a financial incentive to focus on the growth of the online community. However, as a fiduciary, we are required to act in the best interest of our clients. Influencer Partners, Treasury Interactive, and Adviser will benefit to the extent that our services will lead to an increase in the number of followers and subscription revenues earned by the Influencer Partners. Additionally, Our parent company pays an Influencer Partner a share of Treasury Interactive's earning for referring other influencers to the platform. Refer to [Form ADV, Part 2A Appendix 1](#), Item 9, for details on related financial incentives and conflicts of interest.

We pay certain third parties ("Promoters") a flat referral fee if you sign up for our services. This creates a conflict of interest because Promoters have a financial incentive to refer you to us.

Conversation starters: 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 not paid by the investment adviser. They receive a salary and have equity ownership interest in our parent company.

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

No, please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and your financial professional.

Conversation starters: As a financial professional do you have any disciplinary history? For what type of conduct?

Additional Information

Please refer to our [Form ADV Part 2A Appendix 1](#) and for more information about our services. You may find a copy of our current Relationship Summary and any updated information on our website: www.treasury.app or by contacting us at welcome@treasury.app.

Conversation starters: 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?

The answers to the conversation starters we have encouraged you to consider are on our website under <https://treasury.app/tia-conversation-starter-answers>.

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Exhibit to Form CRS

December 1, 2025

Treasury Interactive Investment Advisers LLC (“Adviser”) is required to update its Client Relationship Summary (Form CRS) whenever information in the Form CRS becomes materially inaccurate. This Exhibit provides a summary of the material changes that have occurred since the last filing of the Form CRS dated March 25, 2025:

- **Updated website link for conversation starter responses**

We updated the website address that provides our responses to the “conversation starter” questions included in this Form CRS.

- **Expanded disclosure of how clients access our advisory services**

We clarified that clients may access the Program either through independent content creators (“Influencer Partners”) as members of their online communities, or directly through the Treasury App, including access through compatible third-party artificial intelligence (“AI”) assistants. We also explained that, although the Program is the same for all clients, we provide two separate wrap brochures tailored to the way clients enter the Program.

- **Updated description of our investment approach and monitoring**

We added that our recommended asset allocation for each Model Portfolio is based solely on a client’s age and that we periodically review your allocation to consider whether it aligns with that recommended allocation.

- **Removed references to our former referral service for other advisers**

We no longer refer retail investors to other investment advisers and have removed all references to this service, including the associated Form ADV Part 2A.

- **Updated fee disclosures for direct clients and Influencer Members**

We clarified that we do not charge advisory fees to clients who access the Program directly. Influencer Members pay a subscription fee to the Influencer Partner, and the Influencer Partner compensates us for providing financial-related content and non-discretionary advisory services.

- **Revised conflict of interest disclosures**

We removed prior language relating to Influencer Partners promoting our online quiz and added a disclosure that we pay third-party “Promoters” a flat referral fee when clients sign up for our services, which creates a financial incentive for Promoters to refer clients to us.