



Form CRS

August 4, 2023

Firreo Inc. is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at 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 an investment advisory service and planning tool to retail investors exclusively over the Internet. Our services include a paid subscription website solely focused on helping clients achieve financial independence, which we define as a client (and their family members, if applicable) achieving the point where they have fully replaced the income they earn from employment with passive income from their investments, thereby allowing the client to be financially “independent” from their job. We help clients calculate the amount of investments needed to achieve financial independence either where they currently live or in many other locations. As a client, you input information about yourself and your financial condition through our online interface. Based on your financial situation, we provide personalized investment recommendations that focus on creating passive investment income. Our advice is based on a limited menu of investments, as we have found these investments to be optimal in creating passive income and achieving financial independence. More detailed information about Firreo’s services is available in our Form ADV Part 2A Items 4 and 7 or Part 2A Appendix 1 Items 4.A. and 5.

Monitoring

Our software monitors the financial information you have provided to us on an ongoing basis in order to provide up-to-date investment recommendations for you. Our monitoring process is developed and overseen by our investment advisory personnel.

Investment Offering

We do not offer investments to you but instead, we make investment recommendations to you that are limited to stocks and ETFs, real estate investment trusts, and alternative investments. You as the retail investor ultimately choose whether to invest in these recommended investments.

Investment Authority

We have no discretionary authority, which means we will not buy and sell investments on your behalf. We provide investment recommendations that you as the retail investor ultimately can choose to follow or not. You may execute trades in response to our recommendations to further your investment goals.

Account Minimums and Other Requirements

Because we are an advisor that only makes investment recommendations to you, we require no minimum account size or investment amount for a retail investor to use our service. You simply need to open an account at firreo.com and set up a payment method to receive our investment recommendations.

More detailed information about our services is available in Part 2A of our Form ADV, including Items 4 and 5.

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?”

Answers to the conversation starters may be found at www.firreo.com/#legal.

What fees will I pay?

We are compensated for advisory services through a paid subscription. A client may either select to pay a monthly fee of \$9.99 per month or an annual fee of \$79.99 per year. Subscription fees are billed to clients in advance via credit or debit card. Subscription fees are non-negotiable but are refundable on a prorated basis. This means that you will only pay for the number of days from your last payment up to, and including, the day you cancel. If you choose to cancel your subscription, you will be promptly refunded but you will lose access to your Firreo account and all of our services immediately after cancellation.

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. Additional information about our fees is included in Part 2A of Form ADV, Item 5.

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?”

Answers to the conversation starters may be found at www.firreo.com/#legal.

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 may personally own the same investment that we recommend to you, which may make us biased in our view of that investment's performance. Therefore, we may have a financial incentive to continue recommending this same investment to you so that you continue using our service longer and paying subscription fees to us.
- Likewise, this bias may cause us to recommend that you invest in the same investment we own even though the timing to buy this investment, or the performance of this investment, may not be optimal at the time we make the recommendation to you.

We make investment recommendations to you based on the information you supply to us and we do not make money from making certain or specific recommendations. You should ask us about conflicts and how we limit them to the extent possible. Additional information about conflicts of interest between us and our clients is available in Part 2 of Form ADV, Items 4, 6, 9, and 11.

Conversation Starters

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

Answers to the conversation starters may be found at www.firreo.com/legal.

How do your financial professionals make money?

We earn revenue exclusively from the monthly or annual subscription fees we collect from clients in exchange for advisory services and recommendations. None of our compensation is based on the performance or selection of specific investments or securities, the time or complexity required to meet your needs, any products sold (we do not sell any), any of your assets, or any revenue or commissions from our recommendations.

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 Starters

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

Answers to the conversation starters may be found at www.firreo.com/#legal.

Additional information

Additional information about our services can be found in our Form ADV Part 2A at www.firreo.com/#legal. For answers to the conversation starters or to download a copy of this relationship summary, please visit www.firreo.com/#legal or contact us at help@firreo.com or (202) 630-7183.

Conversation Starters

- 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?

Answers to the conversation starters may be found at www.firreo.com/#legal.