



NOMAD FINTECH INC - Form ADV Part 3 Client Relationship Summary

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Item 1. Introduction

[Nomad Fintech Inc.](#) (hereinafter “Nomad”, “we”, “us”) is a software based investment advisor registered with the U.S. Securities and Exchange Commission. Nomad Fintech Inc. was founded in 2019 and it is wholly owned by Nomad Fintech Holdings, LLC.

Brokerage and 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer investment management services to retail investors through proprietary, automated computer algorithms based on a modified mean variance optimization process and additional investment strategies.

Through our mobile app, our clients answer a set of questions to understand what is their risk profile and we propose a model portfolio that suits that risk profile. In order to obtain a portfolio aligned with our client’s risk profile, we have selected liquid stocks and ETFs that represent each asset class. Using mean variance optimization the minimum risk portfolio for each risk profile is obtained. Additionally, clients can invest in a range of thematic portfolios which are composed of single stocks and/or ETFs representing the thematic portfolio’s theme. Once a client requests to invest in a model or thematic portfolio, Nomad will automatically implement it.

As part of the enrollment process, the client authorizes us to place trades on their behalf using the portfolio recommendations as well as to perform ongoing portfolio rebalancing based on changes generated by our proprietary algorithms.

We review each model portfolio and thematic portfolio continuously to ensure that they are still efficient. This review process may trigger a rebalance. Factors that result in rebalancing may include, but are not limited to, market movements, significant changes in some assets that a client holds or changes in a client’s risk profile.

Nomad offers self-managed and non-discretionary investment services. Nomad creates and curates a Basket of single stocks and/or ETFs (hereinafter “The Basket”), in which clients make the ultimate decision regarding the purchase or sale of such securities purchases. This type of service is only recommended for clients classified in the most aggressive risk profile, however any client can access it on its sole discretion.

The minimum investment amount to fund your account is \$100. For more detailed information about our investment advisory services, see Items 4 and 7 of [our Client Brochure](#).

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

- **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?**

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge an annual management fee of 0.50% (Advisory Fee) of assets under management for model portfolios. We charge an annual management fee of 1.00% (Advisory Fee) of assets under management for thematic portfolios. Fees due shall be calculated by multiplying the Advisory Fee (divided by 12) by the average daily balance of your account. Clients investing in The Basket will pay a monthly subscription fee of \$5 USD. Except as provided below, the fees due for each calendar month shall be due and payable in arrears no later than the tenth business day of the immediately following calendar month. We will promptly notify you of any increase or decrease in the Advisory Fee. For more information regarding fees and costs, see [our Client Brochure](#).

Other than the Advisory Fee described previously, neither Nomad nor any of its employees receive or accept any compensation, direct or indirect, related to investments sold or purchased for client accounts.

However, due to the nature of the securities or products purchased or sold, you may also pay other fees or expenses to third parties. The issuers of securities such as ETFs or other similar financial products may charge product fees that affect you. An ETF typically includes embedded expenses and other fees may include management, brokerage, legal, accounting or custodian fees. We do not benefit directly or indirectly from any such fees. We disclose each ETF's information on the mobile app.

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. For more information on fees for our investment services, see Item 5 of [our Client Brochure](#).

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

- **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. Here are some examples to help you understand what this means:

Assets under management: As we charge clients according to an Assets Under Management fee schedule, the more assets we manage for a client, the more the client will pay to us as a management fee. You should be aware that it is of our interest that you increase your account balance.

Additional information about conflicts of interest between us and our clients can be found on [our Client Brochure](#).

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

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

How do your financial professionals make money?

We do not employ financial professionals to provide investment advice directly to clients. Our investment services are offered through our mobile app. Although, our financial professionals involved in the investments services offered through our mobile app receive a salary and may receive a discretionary bonus.

Item 4. Disciplinary History

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

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

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

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

Item 5. Additional information

Additional information is available on the SEC's website at adviserinfo.sec.gov. For questions about our investment advisory service or if you want to request a copy of the relationship summary, contact us at +1 (888) 998-2261 or via email at support@nomadglobal.com.

Conversation Starters: Consider the following questions before becoming a client (Answers can be found on the mobile app FAQ):

- **Who is my primary contact person? Is he or she 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?