Fruitful Advisory, LLC
Customer Relationship Summary
Form CRS/ADV Part 3 September 16, 2026

Fruitful Advisory, LLC ("Fruitful Advisory" or "we" or "our") 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 you to understand these 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?

Fruitful Advisory provides financial planning and investment management services to retail investors who are subscribed to financial wellness membership offered by its parent company, Fruitful, Inc.

Our financial planning services help clients make important personal and financial transitions in their lives by helping them plan, protect and grow their assets, provide for their families and achieve their personal and financial objectives. Financial planning services include Goal Visualization, Cash Flow Optimization, Retirement Planning, Asset Protection and Legacy Guidance and Investment Management.

Our investment management services are generally offered to individuals along with financial planning services (the "Advisory Services"). These investment management services include helping clients develop greater insight about the financial markets and tailoring an investment strategy to their situation and will primarily use Exchange Traded Funds ("ETFs") and Index Funds. Fruitful Advisory works with investment management clients to create an investment profile which is used for asset allocation and selection in the client's portfolio. Investment management services will include, but are not limited to, investment strategy, asset allocation, risk tolerance evaluation, personal investment policy, asset selection, and regular portfolio monitoring and rebalancing.

CONVERSATION STARTERS: Ask your financial professional:
Given my financial situation, should I use 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?

Membership with Fruitful, Inc. is required to have access to investment management services offered by Fruitful Advisory. All Fruitful, Inc. members receive both financial planning and investment management services. Fruitful, Inc. currently offers two membership tiers to new members: Fruitful Membership, which has no subscription cost, and Fruitful Premium, which costs $999 per year and additionally provides one-on-one video sessions and direct messaging with a Fruitful Guide. Fruitful, Inc. also maintains legacy membership tiers for certain existing members, at monthly, quarterly or annual pricing under those member's existing terms.

If you are enrolled in Fruitful Membership, you will pay Fruitful Advisory, LLC an asset-based advisory fee for investment management services, in lieu of a subscription fee for those services. This fee equals 0.25% annually of the combined value of your Investment Accounts (combined with your Partner's Investment Accounts, if applicable) that exceeds $10,000. The fee is calculated daily, accrues daily, and is deducted directly from your account(s) quarterly in arrears. If you are enrolled in Fruitful Premium, or in a legacy membership, you do not pay this fee, your investment management services are included in your membership. You do not pay a separate bill for the asset-based advisory fee; it is deducted directly from your account.

This service may be terminated with Fruitful, Inc. at any time; membership expires at the end of their current period. The membership fees paid to Fruitful, Inc. are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client in relation to the advisory services offered by Fruitful Advisory.

You will pay fees and costs whether your investments make or lose money. 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 STARTERS: 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 acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we act as a fiduciary and therefore 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.

Fruitful Advisory receives compensation directly from clients enrolled in Fruitful Membership (our zero-cost tier) in the form of the asset-based advisory fee described above. Because this fee increases as the value of a Fruitful Membership client's Investment Accounts increases, we have a financial incentive to encourage those clients to increase their assets, which is a conflict of interest. Our Fruitful Guides are paid a fixed salary regardless of a client's assets or membership tier and do not receive compensation tied to tier changes and are not incentivized to recommend them. We do not receive compensation from any outside source, and we do not have any conflicts of interest with any outside party. Potential conflicts of interest are detailed in our Form ADV 2A Brochure.

Fruitful, Inc. membership provides access to banking products and services offered by Fruitful Financial, LLC, a separately managed, affiliated, wholly-owned subsidiary of Fruitful, Inc. in partnership with and held at Emigrant Bank. ECC Branch LLC, a wholly-owned subsidiary of Emigrant Bank has an ownership interest of 50% in Fruitful, Inc. Fruitful, Inc. engages with Emigrant for certain banking and operational services, which may create a material conflict of interest with our clients.

See Fruitful Advisory's Form ADV 2A Brochure for additional information.

CONVERSATION STARTERS: Ask your financial professional:
How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals receive a salary. Our financial professionals do not receive any additional compensation based on a client's assets, the asset-based advisory fee described above, or a client's Fruitful, Inc. membership tier.

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

There are no legal or disciplinary events that we believe would be material to our clients' or our prospective clients' evaluation of our advisory business or the integrity of our management. Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

CONVERSATION STARTERS: Ask your financial professional:
As a financial representative, do you have any disciplinary history? For what type of conduct?

If you have any questions about our services and would like additional, up-to-date information or a copy of this disclosure, please contact us at support@fruitful.com. Additional information is also available on the SEC's website at adviserinfo.sec.gov.

CONVERSATION STARTERS: Ask your financial professional:
Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?

Item 1 - Cover Page



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September 16, 2026

FORM ADV PART 2A: FIRM BROCHURE

Fruitful Advisory, LLC is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). This brochure provides information about our qualifications and business practices and constitutes our Form ADV 2A. If you have any questions about the contents of this brochure or if you would like to request a paper copy of this brochure, please contact us at support@fruitful.com.

The information in this brochure has not been approved or verified by the SEC or any U.S. state or non-U.S. securities authority. Registration does not imply that we have attained a certain level of skill or training. We encourage you to visit the SEC's Investment Adviser Public Disclosure ("IAPD") for more information about us, including our ADV Part 1. The IAPD web address is www.adviserinfo.sec.gov.

This brochure does not constitute an offer or a solicitation of an offer to buy shares or interests in any investment fund that Fruitful sponsors, manages, or advises. An offer of those funds can only be made to qualified investors by way of the approved offering materials for those funds and only in jurisdictions in which that offer will comply with applicable rules and regulations.

Item 2 - Material Changes

The material changes in this brochure from the last annual updating amendment are described below. Material changes relate to the Firm's policies, practices or conflicts of interests.

Effective September 16, 2026, Fruitful Advisory began charging clients enrolled in Fruitful, Inc.'s Fruitful Membership (its zero-cost membership tier) an asset-based advisory fee of 0.25% annually on the combined value of such a client's Investment Accounts that exceeds $10,000. This fee does not apply to clients enrolled in Fruitful Premium or in a legacy membership; investment management services for those clients remain included in their membership at no additional cost. This fee is deducted directly from client accounts. See Item 4, Item 5, and Item 15 below for additional information about this fee and how it is calculated, billed, and deducted, and see Item 14 for a related conflict of interest.

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Item 4 - Advisory Business

A. Description of the Advisory Firm

Fruitful Advisory, LLC ("Fruitful Advisory", "we", or "the Firm") a Delaware corporation established on January 29, 2024, is a registered investment adviser based in New York City. The Firm is a wholly-owned subsidiary of Fruitful, Inc., a corporation formed on June 7, 2021 under the laws of the State of Delaware. ECC Branch, LLC – a Small Business Investment Corporation - has an ownership interest of 50% in the Firm and venture capital fund 8VC has an ownership interest of 11% in the Firm.

B. Types of Advisory Services

All clients who become Fruiful, Inc. members receive both financial planning services and investment management services from Fruitful Advisory as part of their membership; these services are not separately elected or opted into. Fruitful, Inc. currently offers two membership tiers to new members: Fruitful Membership, which has no subscription cost, and Fruitful Premium, which costs $999 per year and additionally provides one-on-one video sessions and direct messaging with a Fruitful Guide. Fruitful, Inc. also maintains legacy membership tiers for certain existing members. Clients enrolled in Fruitful Membership pay Fruitful Advisory an asset-based advisory fee for investment management services, as described in Item 5; clients enrolled in Fruitful Premium or a legacy membership do not pay this fee. Fruitful Inc.'s membership costs and the asset-based advisory fee are discussed in Item 5.

1. Financial Planning Services.

Fruitful Advisory provides web-based ongoing comprehensive financial planning through the firm's website, online application, and other technologies.

Financial planning involves an evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. With the thoughtful guidance of a Fruitful Guide[1], clients will establish their financial goals and values through conversations with their Fruitful Guide and by engaging via our secure online client portal. Rather than a traditional, static financial plan, the client receives a personalized Money Map tailored to their unique financial situation. The Money Map is rooted in the core principles of financial planning as outlined by the CFP® Board[2]. The client retains absolute discretion over implementation of the Money Map and is free to accept or reject any recommendation from Fruitful Advisory.

Fruitful Advisory's platform assists in the maintenance of, and helps to monitor, a client's individual account parameters. This platform information may include types of accounts, investment objectives,

[1] Fruitful Guides are investment adviser representatives of Fruitful Advisory, licensed to provide investment advisory services on behalf of the Firm. Each Fruitful Guide holds the necessary securities licenses qualifying them to offer personalized investment advice and financial planning services.

[2] Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP® (with plaque design) in the U.S., which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

overall financial conditions, personal and business assets, risk tolerances, and other factors unique to the client's individual situation. Based on our client's parameters and other factors, a Fruitful Guide will develop a customized Money Map and other key documents. Periodic reviews, discussions, and shifting priorities may result in revisions to the client's Money Map.

In performing its services, Fruitful Advisory will rely on the information provided by clients. Each client is advised that it remains their responsibility to promptly notify Fruitful Advisory if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising their Money Map. This helps clients make important personal and financial transitions in their lives by helping them plan, protect and grow their assets, provide for their families and achieve their personal and financial objectives. Depending on the complexity of a client's personal needs and desires, this will be accomplished by providing some or all of the following financial planning services:

- **Goal Visualization.** Fruitful Guides help clients create a dynamic Money Map that connects their life goals (like buying a home, paying off debt, or building savings) with clear, actionable financial strategies. We take inventory of current assets and develop a personalized plan to make those goals attainable while keeping progress visible and straightforward.

- **Cash Flow Optimization.** We analyze current income and expenses to identify opportunities for smarter saving and spending. Our approach helps clients build a sustainable financial system that aligns with their priorities, making it easier to fund both present needs and future goals.

- **Retirement Planning.** We provide guidance on preparing for retirement by helping clients estimate how much they'll need and exploring available resources to fund it. Whether it's optimizing savings or considering employer benefits, we simplify retirement planning to ensure it feels achievable and clear.

- **Asset Protection and Legacy Guidance.** We support clients in making thoughtful decisions to protect their wealth and plan for the future. This includes simple, practical guidance on essential items like wills, medical directives, health and life insurance, helping clients feel confident that their financial legacy is secure.

- **Investment Management.** We help clients build and maintain an investment strategy that aligns with their goals, risk tolerance, and timeline. Our approach focuses on creating diversified, long-term portfolios while minimizing fees and avoiding unnecessary complexity. Whether saving for retirement or building wealth, we ensure investments stay aligned with the bigger picture.

In choosing how to implement elements of the client's Money Map, we may recommend other products and services available through the Fruitful Inc. membership or by other professionals. Fruitful Advisory does not provide legal, tax or accounting advice. While we may discuss financial issues that have legal, tax or accounting implications, you should not construe any discussion as legal, tax or accounting advice. You are encouraged to consult with qualified professionals in those areas for advice specific to your situation.

Clients are under no obligation to act upon any of the recommendations made by a Fruitful Guide under a financial planning arrangement. The client retains absolute discretion over all such

implementation decisions and is free to accept or reject any of Fruitful's Guide recommendations.

2. Investment Management Advisory Services.

Fruitful Advisory also offers access to discretionary investment management services to its clients as part of their subscription. Such investment management services involve helping clients develop greater insight about the financial markets and tailoring their investment strategy. Fruitful Advisory creates an investment profile for each client that outlines the client's current risk tolerance profile and details the inputs to the asset allocation and investment strategy decision. Investment management services include, but are not limited to, investment strategy, asset allocation, risk tolerance, personal investment policy, asset selection, rebalancing, and regular portfolio monitoring, along with on-going financial planning services. Clients enrolled in Fruitful Membership pay Fruitful Advisory an asset-based advisory fee for these services, as described in Item 5. Clients enrolled in Fruitful Premium or a legacy membership do not pay this fee; their investment management services are included in their membership.

C. Participation in Wrap Fee Programs

Fruitful Advisory does not participate in wrap fee programs.

D. Types of Investments

Client portfolios will primarily trade in Exchange Traded Funds ("ETFs") and Index Funds.

E. Assets Under Management

As of August 31, 2026, Fruitful Advisory had $34,797,935 in discretionary assets under management.

Item 5 - Fees and Compensation

Membership with Fruitful, Inc. is required to have access to investment management services offered by Fruitful Advisory.

Fruitful, Inc. currently offers two membership tiers to new members: Fruitful Membership, which has no subscription cost, and Fruitful Premium, which costs $999 per year and additionally includes one-on-one video sessions and direct messaging with a Fruitful Guide. Fruitful, Inc. also maintains legacy membership tiers, for certain existing members and no longer offered to new members. This service may be terminated at any time with Fruitful, Inc. As described below, clients enrolled in Fruitful Membership pay Fruitful Advisory an asset-based advisory fee for investment management services in lieu of a subscription fee for those services.

Fruitful, Inc. Membership Tiers	Annual Cost
Fruitful Membership	$0 (no cost)

Fruitful, Inc. Membership Tiers	Annual Cost
Fruitful Premium	$999 paid per year

Investment Management Asset-Based Advisory Fee (Fruitful Membership Only)
This asset-based advisory fee applies only to clients enrolled in Fruitful Membership, Fruitful, Inc.'s zero-cost membership tier. It does not apply to clients enrolled in Fruitful Premium or in a legacy membership, investment management services for those clients remain included in their membership at no additional cost.

A Fruitful Membership client pays Fruitful Advisory an annual asset-based advisory fee of 0.25% on the portion of the combined value of the client's Investment Accounts that exceeds $10,000, in lieu of a subscription fee for investment management services. For purposes of determining the $10,000 threshold, Fruitful Advisory combines Investment Accounts held by the client and the client's Partner, as defined in the Fruitful Membership Agreement. The first $10,000 of the combined value of a client's Investment Accounts is not subject to this fee.

The fee is calculated daily. Each day, Fruitful Advisory determines the combined value of a Fruitful Membership client's Investment Accounts, including invested assets and uninvested cash, as of the close of trading on the New York Stock Exchange ("NYSE") on that day (or, if the NYSE is closed, as of the close of trading on the immediately preceding trading day). If the combined value exceeds $10,000, the amount exceeding $10,000 is multiplied by 0.25% and divided by 365 (or 366 in a leap year) to determine that day's fee. No fee accrues on a day when the combined value of a client's Investment Accounts is $10,000 or less.

The fee accrues daily and is charged quarterly in arrears. Each day's fee is allocated proportionately among a client's Investment Accounts based on each account's share of the combined value of all Investment Accounts for that day. No later than the tenth business day following the end of each calendar quarter, Fruitful Advisory totals the daily fees allocated to each Investment Account for that quarter and deducts the fee directly from that account, as authorized in the client's Investment Management Client Agreement. Clients should refer to Item 15 (Custody) below for information about safeguards associated with this direct fee deduction, including the account statements clients receive from the qualified custodian.

As applicable, accrued but unpaid fees may be collected as part of an account's closure. Because this fee increases as the value of a Fruitful Membership client's Investment Accounts increases, Fruitful Advisory has a financial incentive to encourage such clients to increase the assets held in their Investment Accounts; see Item 14 for additional conflicts-of-interest disclosure. Fruitful Guides are compensated solely by a fixed salary and do not receive any portion of this fee or other compensation based on a client's assets or membership tier. Clients do not pay Fruitful Advisory this fee directly by invoice; it is deducted from the client's Account as described above.

The membership fees paid to Fruitful, Inc. and, for Fruitful Membership members, the asset-based advisory fee paid to Fruitful Advisory, are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client in relation to the advisory services offered by Fruitful Advisory. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials,

transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to the membership fee and the asset-based advisory fee, and Fruitful Advisory does not receive any portion of these commissions, fees, and costs.

Item 6 - Performance-Based Fees and Side-By-Side Management

Fruitful Advisory does not charge performance-based fees and does not practice side-by-side management. The asset-based advisory fee described in Item 5 is not a performance-based fee, it is based on the value of a client's Investment Accounts, not on capital gains or capital appreciation of those accounts.

Item 7 - Types of Clients

Fruitful Advisory offers its financial planning services and investment management services to individuals who are currently subscribed to the Fruitful, Inc. membership. You must have an active Fruitful Inc. membership to participate in Fruitful Advisory and its services. All Fruitful, Inc. members receive both services regardless of membership tier, including Fruitful Membership (aero-cost), Fruitful Premium, and legacy memberships; see Item 5 for the fees applicable to each.

Item 8 - Methods of Analysis, Investment Strategies, and Risk of Loss

A. Methods of analysis and investment strategies.

Fruitful Advisory manages several discretionary portfolios that seek to produce risk-adjusted returns that position the client to achieve the objectives of their financial goals. These include multiple versions of a core asset allocation model using primarily passive, low-cost, exchange-traded index funds. The positions in these funds were chosen for their ability to diversify asset classes and keep expense ratios as low as efficiently possible. Portfolio performance is evaluated annually by Fruitful Advisory.

The allocations for each client is chosen after detailed discussion with their Fruitful Guide. The discussions are focused around risk-tolerance, investment history, and the targeted financial goals. Ultimately, the final allocation decision is made by the client. We may use separately managed accounts employing all-equity, all-fixed income, or allocation strategies where we believe they are appropriate.

B. Risks

All investing and trading activities risk the loss of capital, including loss of principal. The following risk factors are not meant to be all inclusive but should be considered prior to engaging Fruitful Advisory for its advisory services.

General Investment Risks. All investors bear certain risks when investing their money, regardless

of the asset class, sector or instrument chosen. Securities or other financial instruments fluctuate in value or lose value and expose a client account to counterparty risks. Associated risks include, but are not limited to, pandemics, cyberattacks, social instability, terrorism or war, and political variations.

Liquidity Risk. Securities investments may at any given time be illiquid such that either no market exists for them or they are restricted as to their transferability under federal and state securities laws. Thus, the sale of these investments may be made at substantial discounts, delayed, or impossible. In addition, the illiquidity of a security or other instrument makes valuation of such investment difficult.

Computer Hackers and Loss of Data. Computer “hackers" may infiltrate and/or damage one or more of Fruitful Advisory’s systems, services, and products, and any such breach of data protection could impact the returns to the client negatively. Computer programmers and hackers may be able to penetrate any of Fruitful Advisory’s network security and misappropriate its confidential information and/or that of third parties; create system disruptions; or cause interruptions or shutdowns of internal systems and services. If successful, any of these events could damage Fruitful Advisory’s computer systems or those of their clients and/or customers and could disrupt or prevent Fruitful Advisory from providing timely maintenance and support for its software platform. Computer programmers and hackers also may be able to develop and deploy viruses, worms, and other malicious software programs that attack one or more of Fruitful Advisory’s products, services, or otherwise exploit any security vulnerabilities of any of their products or services. The potential costs associated with eliminating or alleviating security problems, bugs, viruses, worms, malicious software programs, and/or security vulnerabilities could be significant, and the efforts to address these problems could result in interruptions, delays, and cessation of service.

Public Health Emergency Risk and Catastrophic Risks. Fruitful Advisory may be subject to the risk of loss arising from direct or indirect exposure to a number of types of public health emergencies, including without limitation (i) any outbreak of COVID-19, SARS, H1N1/09 influenza, avian influenza, other coronavirus, Ebola or other existing or new epidemic diseases, or the threat thereof; or (ii) other major events or disruptions, such as hurricanes, earthquakes, tornadoes, fires, flooding and other natural disasters; acts of war or terrorism, including cyberterrorism; or major or prolonged power outages or network interruptions. The extent of the impact of any such catastrophe or other emergency on Fruitful Advisory’s operational and financial performance will depend on many factors, including the duration and scope of such emergency, the extent of any related travel advisories and restrictions, the impact on overall supply and demand, goods and services, investor liquidity, consumer confidence and levels of economic activity, and the extent of its disruption to important global, regional and local supply chains and economic markets, all of which are highly uncertain and cannot be predicted. In particular, to the extent that any such event occurs and has a material effect on global financial markets or specific markets in which Fruitful Advisory participates (or has a material effect on any locations in which the Advisor operates or on any of its respective personnel) the risks of loss could be substantial and could have a material adverse effect on the ability of Fruitful Advisory to fulfill its investment objectives.

Market Risk. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value. The prices of securities held by mutual funds in which clients invest may decline in response to certain events taking place around the world, including those directly

involving the companies whose securities are owned by the mutual funds; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations.

Management Risk. Fruitful Advisory's investment approach may fail to produce the intended results. If Fruitful Advisory's perception of the performance of a specific asset class or fund is not realized in the expected time frame, the overall performance of clients' portfolios may suffer.

ETF Risk. Clients may invest in ETFs which may, in turn, invest in equities, bonds, and other financial vehicles. ETFs are investment companies whose shares are bought and sold on a securities exchange. An ETF holds a portfolio of securities designed to track a particular market segment or index. Clients could invest in an ETF to gain exposure to a portion of the U.S. or foreign market. Investing in ETFs involves risk. Specifically, ETFs, depending on the underlying portfolio and its size, can have wide price (bid and ask) spreads, thus diluting or negating any upward price movement of the ETF or enhancing any downward price movement. Also, ETFs require more frequent portfolio reporting by regulators and are thereby more susceptible to actions by hedge funds that could have a negative impact on the price of the ETF. Certain ETFs may employ leverage, which creates additional volatility and price risk depending on the amount of leverage utilized, the collateral, and the liquidity of the supporting collateral. Further, the use of leverage (i.e., employing the use of margin) generally results in additional interest costs to the ETF. Certain ETFs are highly leveraged and therefore have additional volatility and liquidity risk. Volatility and liquidity can severely and negatively impact the price of the ETF's underlying portfolio securities, thereby causing significant price fluctuations of the ETF.

Mutual Fund Risk. Clients may invest in mutual funds that, in turn, invest in a broad range of equity and fixed income securities, including foreign securities and securities of issuers located in emerging markets. The funds may also invest in equity securities of any market capitalization including micro-, small- and mid-cap companies, real estate, commodities-related assets, fixed income securities of any maturity or credit quality, including high-yield, high-risk debt securities, ETFs, other mutual funds, or money market funds and they may engage in leveraged or derivative transactions. We have no control over the investment strategies, policies or decisions of the mutual funds and, in the event of dissatisfaction with such a fund, our only option would be to liquidate clients' investments in that fund.

Concentration Risks. Clients invest in diversified portfolios of securities (including mutual funds and ETFs), but some clients may choose to have their investment portfolios heavily weighted in a particular type of security, industry, industry sector, geographic location or investment manager. Such clients will experience greater risk and volatility in their portfolios. Generally, clients who have diversified portfolios incur less volatility and fluctuation in portfolio value than those who have concentrated holdings. Concentrated holdings may offer the potential for higher gain, but also offer the potential for significant loss.

Limitations of Disclosure. The foregoing list of risks does not purport to be a complete enumeration or explanation of the risks involved in investing in investments. As investment strategies develop and change over time, clients may be subject to additional and different risk factors. No assurance can be made that profits will be achieved or that substantial losses will not be incurred.

Item 9 - Disciplinary Information

There are no legal or disciplinary events that we believe would be material to our clients' or our prospective clients' evaluation of our advisory business or the integrity of our management.

Item 10 - Other Financial Industry Activities and Affiliations

Fruitful Advisory and its management persons are not registered and do not have any application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Fruitful Advisory and its management persons are not registered and do not have any application pending to register as a futures commission merchant, commodity pool operator or a commodity trading advisor, or as a representative of any of the foregoing.

Fruitful Advisory and its management persons do not receive any commissions or any other forms of compensation in connection with the sale of any securities or insurance products.

Fruitful Advisory employees with outside business interests disclose such interests in accordance with Firm policy and through the Form ADV Part 2B, when applicable.

Fruitful Advisory is a wholly-owned subsidiary of Fruitful, Inc.

ECC Branch LLC, a wholly-owned subsidiary of Emigrant Bank ("Emigrant"), has an ownership interest of 50% in Fruitful, Inc. Fruitful, Inc. engages with Emigrant for certain banking and operational services, which may create a material conflict of interest with our clients.

Fruitful, Inc. membership provides access to banking products and services offered by Fruitful Financial, LLC, a separately managed, affiliated, wholly-owned subsidiary of Fruitful, Inc. in partnership with and held at Emigrant Bank.

Fruitful, Inc. currently only receives compensation directly from its members in the form of subscription fees. Fruitful Advisory does not receive compensation from any outside source. Fruitful Advisory receives compensation directly from Fruitful Membership members in the form of the asset-based fee described in Item 5, which is not compensation from an "outside source" for purposes of this Item. We do not have any conflicts of interest with any outside party.

Please see Item 14 for more detailed disclosures regarding potential conflicts of interest.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

We have adopted a Code of Ethics (the "Code") to prevent and prohibit certain types of transactions which are deemed to create actual conflicts of interest, the potential for conflicts, or the appearance of conflicts, and to establish reporting requirements and enforcement procedures.

We have implemented an investment policy relative to personal securities transactions. This investment policy is part of our Code, which serves to establish a standard of business conduct for all of our associated persons that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

In accordance with Section 204A of the Advisers Act, we also maintain and enforce written policies reasonably designed to prevent the misuse of material non-public information by us or any person associated with us.

B. Participation or Interest in Client Transactions

Neither Fruitful Advisory nor any persons associated with our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

C. Personal Trading and Trading Securities at/around the same time as Client's Securities

Fruitful Advisory employees may buy or sell securities for themselves that they also recommend to investment management clients. This may provide an opportunity for personnel of Fruitful Advisory to buy or sell the same securities to clients resulting in personnel profiting from the recommendations they provide to clients. Such transactions may create a conflict of interest. Fruitful Advisory will document any transactions that could be construed as conflicts of interest.

Item 12 - Brokerage Practices

A. Factors in Selecting or Recommending Broker-Dealers for Retail Client Transactions

Fruitful Advisory will generally require that clients utilize the services of Apex Clearing Corporation ("Apex"), member of FINRA and SIPC, which provides custody, clearing and execution services to Fruitful Advisory clients. Apex also serves as custodian for investment management accounts.

Best Execution. Best execution has been defined as the "execution of securities transactions for clients in such a manner that the client's total cost or proceeds in each transaction is the most favorable under the circumstances." The best execution responsibility applies to the circumstances of each particular transaction and an investment adviser must consider the full range and quality of a broker-dealer's services, including, but not limited to, execution capability, commission rates, the value of any research, financial responsibility and responsiveness. In seeking best execution, the

determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. Consistent with the foregoing, while Fruitful Advisory will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client transactions. Fruitful Advisory shall periodically and systematically review its policies and procedures regarding recommending broker-dealers to its clients considering its duty to obtain best execution.

Broker Analysis. Fruitful Advisory has partnered with Apex to provide custody, clearing and execution services to Fruitful Advisory's clients. We are responsible for overseeing the Apex trading activity and to make certain that best execution is obtained for our clients.

B. Trade Aggregation and Allocation

Fruitful Advisory may purchase or sell the same securities for several clients at approximately the same time. Fruitful Advisory may (but is not obligated to) combine or "batch" such orders to:

- Obtain best execution;
- Negotiate more favorable commission rates; or
- Allocate equitably among Fruitful Advisory's clients

Under this procedure, transactions will generally be averaged as to price and allocated among Fruitful Advisory's clients pro rata. When aggregating client trade orders, Fruitful Advisory will not receive any additional compensation or remuneration as a result of the aggregation.

C. Trade Errors

Trade errors are promptly reported to the custodian and will be rectified by the custodian with no adverse financial effect on the client. Although there is no standard definition of trade errors, they may include a number of situations, such as:

- Trade executions in the wrong direction (i.e., buy vs. sell);
- Purchasing securities not legally permitted for the firm, or not within a client's guidelines or restrictions;
- Purchasing or selling the wrong securities or the wrong amount of securities for a client or account;
- Purchasing or selling securities for the wrong client or account; or
- Allocating securities to the wrong client or account.

Item 13 - Review of Accounts

A. Frequency and Nature of Periodic Reviews

Fruitful Guides meet with investment management clients no less than annually and several times during the first year with a new client. Fruitful Premium and legacy membership members will have access to meetings with a Fruitful Guide to schedule. Fruitful Membership members may have the option to purchase single session meetings with a Fruitful Guide. Fruitful Guides review accounts in the context of each client's stated investment objectives and guidelines, ensuring that the structure of the portfolio is coordinated with these objectives. In addition, investment returns will be measured against the appropriate benchmarks in each asset class.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Investment management client reviews may be triggered by material market, economic or political events, cash inflow or outflow to/from the portfolio or by changes in client's financial situations (such as retirement, termination of employment, physical move, IPO or acquisition of private stock, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Investment management clients receive a formal performance report for their accounts generated by the custodian bank at least once per year during a formal review meeting. The performance report includes a summary of deposits, withdrawals, transfers, returns, gains/losses, holdings, and asset allocation.

Item 14 - Client Referrals and Other Compensation

Except as otherwise described in this brochure and below, we do not receive an economic benefit for providing investment advice or other advisory services to our clients from someone who is not a client.

Fruitful Advisory has certain arrangements in which it offers cash and non-cash compensation to current clients, affiliate marketers, influencers, promoters, lead generators and other strategic partners who recommend Fruitful Advisory and/or refer new clients. Some of these arrangements receive a flat fee per each referred client.

These arrangements may create an incentive for a third party or existing client to refer prospective clients to Fruitful Advisory, even if the third party would otherwise not make the referral. Clients are not charged any fee nor do they incur any additional costs for being referred to Fruitful Advisory by a current client, affiliate marketer, influencer, promoter, or other strategic partner.

As described in Item 5, Fruitful Advisory’s asset-based advisory fee applies only to clients enrolled in Fruitful Membership, Fruitful, Inc.’s zero-cost membership tier, and increases as the value of such

a client's Investment Accounts increases. This creates an incentive for Fruitful Advisory to encourage those clients to increase the assets held in Investment Accounts, for example, by consolidating outside accounts or increasing contributions, even where doing so may not be in a particular client's best interest. Fruitful Guides are compensated solely by a fixed salary and do not receive any portion of this fee or other compensation based on a client's assets or membership tier, and do not recommend membership tier changes to clients. A client may change membership tiers only at the client's own election, generally to obtain one-on-one video sessions and direct messaging with a Fruitful Guide available under Fruitful Premium. Clients are under no obligation to increase their Investment Account assets and retain absolute discretion over their accounts.

We may compensate non-affiliated persons for referrals (hereinafter a "Promoter") in accordance with rules under the Act. Such compensation may be cash or non-cash compensation. This arrangement will not result in higher costs to you. In this regard, we maintain a written agreement with the Promoter and shall ensure the Promoter is not disqualified by the SEC in compliance with Rule 206 (4)-1 of the Act and applicable state and federal laws. All clients referred by Promoters to our Firm will be given full written disclosure describing the terms, compensation, material conflicts of interest and if Promoter is a client of the firm. In cases where state law requires licensure of Promoters, we ensure that no compensation is paid unless the Promoter is registered as an investment adviser representative of our firm. The Promoter will not provide clients any investment advice on behalf of our firm.

Item 15 - Custody

With respect to investment management clients, Fruitful Advisory will generally require that clients custody their assets at Apex. Fruitful Advisory will not have physical custody of any assets in the client's account. Clients will be solely responsible for paying all fees or charges of the custodian. Clients will authorize Fruitful Advisory to give the custodian instructions for the purchase, sale, conversion, redemption, exchange or retention of any security, cash or cash equivalent or other investment for the client's account. Clients will receive directly from the custodian at least quarterly a statement showing the performance of the client's account(s), the funds, securities and other property in the client's account at the end of the period.

Because Fruitful Advisory deducts its asset-based advisory fee directly from the Investment Accounts of clients enrolled in Fruitful Membership, Fruitful, Inc.'s zero-cost membership tier, as described in Item 5, Fruitful Advisory is deemed to have custody of those clients' funds solely for that purpose under Rule 206(4)-2 of the Advisers Act. This does not apply to clients enrolled in Fruitful Premium or in a legacy membership, who do not pay this fee. Affected clients authorize this direct fee deduction in writing in their Investment Management Client Agreement. Clients should carefully review the account statements they receive directly from the qualified custodian at least quarterly, and compare them to any invoice, statement, or fee calculation Fruitful Advisory provides, to verify that the advisory fee was calculated and deducted correctly. Clients should promptly contact Fruitful Advisory with any questions or discrepancies regarding the fee shown on their custodian statement.

Item 16 - Investment Discretion

For investment management client accounts over which Fruitful Advisory has discretion, the firm requests that the client execute the Investment Management Client Agreement in order to actively manage the account. Fruitful Advisory's authority in making investment related decisions may be limited by account guidelines, investment objectives and trading restrictions, as agreed between Fruitful Advisory and the client. Any limitations on Fruitful Advisory's discretionary authority shall be included in this written authority statement. Clients may change or amend these limitations as required. All such amendments are required to be submitted in writing.

Item 17 - Voting Client Securities

Fruitful Advisory does not vote proxies on behalf of its investment management clients. Fruitful Advisory and/or the client shall correspondingly instruct each custodian of the assets to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

Item 18 - Financial Information

Fruitful Advisory is not required to include a balance sheet for its most recent fiscal year, is not aware of any financial condition reasonably likely to impair its ability to meet contractual commitments to clients, and has not been the subject of a bankruptcy petition at any time during the past ten years.

Cover Page



David Alicea, CFP®

Fruitful, Inc.

335 Madison Ave, Suite 5H
New York, NY 10017

(833) 784-8050

April 29, 2026

This Brochure Supplement provides information about David Alicea that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

David Alicea is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Mr. Alicea served as an Associate Wealth Management Advisor for LUX Wealth Planning. Mr. Alicea earned a Master's Degree in Business Administration and Management from Liberty University.

Mr. Alicea achieved his CERTIFIED FINANCIAL PLANNER® professional designation in 2026.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	April 2026 - current
LUX Wealth Planning	Associate Wealth Management Advisor	December 2024 - April 2026
Northwestern Mutual	Financial Advisor	May 2023 - December 2024

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Mr. Alicea is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP®

Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information

Mr. Alicea, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Mr. Alicea has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Mr. Alicea does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Mr. Alicea does not receive income from any sources not disclosed in this supplement.

Supervision

Mr. Alicea is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Mr. Alicea is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page



Matthew Becker, CFP®

Fruitful, Inc.

335 Madison Ave, Suite 5H
New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Matt Becker that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Matt Becker is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Mr. Becker served as Principal for Mom and Dad Money, LLC. Mr. Becker earned a Bachelor's Degree in Psychology from Duke University and a Certificate in Financial Planning from Boston University.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	February 2024 - current
Mom and Dad Money, LLC	Principal	January 2014 - February 2024

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Mr. Becker is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information

Mr. Becker, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Mr. Becker has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Mr. Becker does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Mr. Becker does not receive income from any sources not disclosed in this supplement.

Supervision

Mr. Becker is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Mr. Becker is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

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Colin Bishop, CFP®

Fruitful, Inc.

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(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Colin Bishop that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Colin Bishop is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Mr. Bishop was the Founder of Barrett Wealth Planning LLC. Mr. Bishop earned a Bachelor's Degree from Ohio State University.

Mr. Bishop achieved his CERTIFIED FINANCIAL PLANNER® professional designation in 2021.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	January 2023 - current
Barrett Wealth Planning LLC; D.B.A Lamplighter Wealth Planning	Founder	September 2022 – November 2024
SWS Partners, LLC	Financial Planner	October 2016 – April 2022

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Mr. Bishop is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP®

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information

Mr. Bishop, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Mr. Bishop has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Mr. Bishop does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Mr. Bishop does not receive income from any sources not disclosed in this supplement.

Supervision

Mr. Bishop is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Mr. Bishop is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page



Naima Bush, CFP®, ChFC®

Fruitful, Inc.

335 Madison Ave, Suite 5H
New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Naima Bush that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Naima Bush is an investment adviser representative of Fruitful Advisory, LLC, a CERTIFIED FINANCIAL PLANNER® professional and a Chartered Financial Consultant. Prior to Fruitful, she served as an Associate at Capital Asset Management Group. Ms. Bush earned her Bachelor of Science in Human Ecology on the CERTIFIED FINANCIAL PLANNER® Track.

Ms. Bush has attained the CERTIFIED FINANCIAL PLANNER® designation from the CFP Board, the Chartered Financial Consultant designation from the American College of Financial Services and had previously held securities industry licenses and registrations. She was the recipient of the African American Association for Financial Advisors 50 Under 50 Award in 2020. She has expertise in comprehensive financial planning, student loan planning and debt repayment strategies.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	May 2024 - current
Ellevest	Investment Adviser Representative	April 2024 - May 2024
Capital Asset Management Group	Associate	May 2020 - March 2024

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Ms. Bush is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning

knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Financial Consultant™ (ChFC®)

The Chartered Financial Consultant™ (ChFC®) program prepares individuals to meet the advanced financial planning needs of individuals, professionals, and small business owners. They gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course-specific proctored exams, and thirty hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning.

- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.

- Apply financial planning theory and techniques through the development of case studies and solutions.

- Apply in-depth knowledge in a holistic manner from a variety of disciplines, namely, estate planning, retirement planning, or non-qualified deferred compensation.

Disciplinary Information

Ms. Bush, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Ms. Bush has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Ms. Bush is owner of Knits by Naima, a knit and crochet business where she receives compensation for items sold. Knits by Naima is not investment related, nor is it affiliated with Fruitful, Inc. or any of its affiliates.

Additional Compensation

Ms. Bush does not receive income from any sources not disclosed in this supplement.

Supervision

Ms. Bush is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Ms. Bush is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page



Andrea Easterling, CFP®

Fruitful, Inc.

335 Madison Ave, Suite 5H
New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Andrea Easterling that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Andrea Easterling is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Easterling served as Director of Financial Planning for Pattern Advisors, LLC. Ms. Easterling earned a Bachelor's Degree in Business and Finance from Portland State University.

Ms. Easterling achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2022.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	January 2024 - current
Pattern Advisors, LLC	Director of Financial Planning	March 2023 - December 2023
Mercer Global Advisors, Inc.	Wealth Advisor	May 2022 - March 2023
Cable Hill Partners, LLC	Senior Advisor	May 2019 - March 2022

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Ms. Easterling is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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Disciplinary Information

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Other Business Activities

Ms. Easterling does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Ms. Easterling does not receive income from any sources not disclosed in this supplement.

Supervision

Ms. Easterling is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Ms. Easterling is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page



Amanda Eimers, CFP®

Fruitful, Inc.

335 Madison Ave, Suite 5H
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(833) 784-8050

May 13, 2026

This Brochure Supplement provides information about Amanda Eimers that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Amanda Eimers is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Eimers served as an Advisor and CFP® Professional at Town Capital LLC. Ms. Eimers earned a Bachelor's of Science degree from Marywood University.

Ms. Eimers achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2025.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	May 2026 - current
Town Capital LLC	Advisor and CFP® Professional	August 2025 - May 2026
Town Capital LLC	Financial Planner	May 2024 - August 2025
Virtual Works LLC	Executive Assistant	July 2022 - May 2023
The Kelly Group	Financial Planner Associate	March 2020 - January 2022

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Ms. Eimers is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial

planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information

Ms. Eimers, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Ms. Eimers has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Ms. Eimers does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Ms. Eimers does not receive income from any sources not disclosed in this supplement.

Supervision

Ms. Eimers is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Ms. Eimers is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page



Grant Hall, CFP®

Fruitful, Inc.

335 Madison Ave, Suite 5H
New York, NY 10017

(833) 784-8050

May 27, 2026

This Brochure Supplement provides information about Grant Hall that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Grant Hall is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Mr. Hall served as Financial Advisor at Envision Financial Planning, LLC. Mr. Hall earned a Bachelor's Degree from the University of Memphis and a Master's Degree from Union University.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	June 2026 - current
Envision Financial Planning, LLC	Financial Advisor	July 2024 - May 2026
MassMutual - Capital Planning Group	Financial Advisor	September 2023 - July 2024

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information

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Other Business Activities

Mr. Hall does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Mr. Hall does not receive income from any sources not disclosed in this supplement.

Supervision

Mr. Hall is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Mr. Hall is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page



Allison Hershey, CFP®

Fruitful, Inc.

335 Madison Ave, Suite 5H
New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Allison Hershey that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Allison Hershey is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Hershey served as a Financial Planning Consultant for Ellevest and was Owner and Wealth Architect at Money Conscious. Ms. Hershey earned a Bachelor's Degree in Finance from Virginia Tech.

Ms. Hershey achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2017.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	June 2024 - current
Ellevest	Financial Planning Consultant	June 2023 - June 2024
Money Conscious	Owner & Wealth Architect	March 2023 - June 2024
ChroniFI	Business Development Consultant	December 2022 - March 2023
Zenith Wealth Partners	Lead Financial Planner	May 2022 - December 2022
Marshall Financial Group	Financial Planner	January 2016 - January 2022

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Ms. Hershey is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information

Ms. Hershey, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Ms. Hershey has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Ms. Hershey does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Ms. Hershey does not receive income from any sources not disclosed in this supplement.

Supervision

Ms. Hershey is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Ms. Hershey is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page

Angela Moore, MSPFP, CFP®, MPAS®, CRPC®, CFEI

Fruitful, Inc.

335 Madison Ave, Suite 5H
New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Angela Moore that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Angela Moore is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Moore served as a CEO and Founder of Modern Money Education LLC. Ms. Moore earned a Bachelor's Degree in Accounting from Howard University.

Ms. Moore achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2017.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	January 2025 - current
Modern Money Education LLC	CEO and Founder	March 2019 - January 2025
Modern Money Advisor LLC	CEO and Owner	January 2018 - September 2021

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Master of Science in Personal Financial Planning (MSPFP)

The Master of Science in Personal Financial Planning is a graduate-level degree designed to provide advanced knowledge and technical expertise in comprehensive financial planning. The program focuses on topics such as estate planning, investment management, retirement strategies, tax planning, risk management, and behavioral finance.

To attain the MSPFP degree, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a graduate-level program in Personal Financial Planning, typically offered by an accredited institution such as the College for Financial Planning or another regionally accredited university. The curriculum covers advanced planning concepts and applications across all areas of personal finance.

- Examination/Assessment – Successfully complete all required coursework, examinations, and applied capstone projects demonstrating mastery of financial planning theory and practice.

Graduates of the MSPFP program are expected to uphold high standards of ethical and professional conduct and to maintain their professional competence through ongoing education and practice in the financial planning field.

Master Planner Advanced Studies (MPAS®)

A Master Planner Advanced Studies designee is a financial professional who has completed advanced graduate-level coursework in personal financial planning. The program is designed to deepen expertise in complex financial planning areas such as estate planning, portfolio management, retirement strategies, and behavioral finance.

To attain the right to use the MPAS® mark, an individual must satisfactorily fulfill the following requirements:

- Education – Earn a Master of Science degree in Personal Financial Planning from the College for Financial Planning, which includes completing advanced studies in financial analysis, wealth management, and planning strategies.

- Examination – Successfully complete all graduate-level coursework and demonstrate mastery of the subject matter through examinations and applied projects.

Individuals who hold the MPAS® designation must also adhere to the College for Financial Planning's

Standards of Professional Conduct and maintain their professional competence through ongoing continuing education and ethical practice.

Chartered Retirement Planning Counselor (CRPC®)

A Chartered Retirement Planning Counselor® is a financial professional trained to assist clients in defining and creating a comprehensive retirement plan. The program emphasizes retirement income planning, asset management, estate considerations, and strategies for meeting retirement goals before and after retirement.

To attain the right to use the CRPC® mark, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a self-study program developed by the College for Financial Planning, covering topics related to retirement needs analysis, Social Security and Medicare, distribution strategies, and estate planning.

- Examination – Pass the CRPC® examination, demonstrating the ability to apply retirement planning concepts to client situations.

Individuals who become certified must complete the following ongoing education requirement in order to maintain the right to continue to use the CRPC® mark:

- Complete 16 hours of Continuing Education every two years.

- Adhere to the College for Financial Planning's Standards of Professional Conduct.

Certified Financial Education Instructor (CFEI)

The Certified Financial Education Instructor is a financial professional or educator certified to teach personal finance concepts to individuals and groups. The program provides specialized training in financial education methods, including budgeting, credit management, investing, and retirement planning.

To attain the right to use the CFEI designation, an individual must satisfactorily fulfill the following requirements:

- Education – Complete the National Financial Educators Council (NFEC) certification program, which includes coursework in financial literacy content and instructional design.

- Examination – Pass the certification assessment, demonstrating knowledge of both financial topics and effective teaching practices.

Individuals who hold the CFEI designation must complete continuing education requirements every two years and adhere to the NFEC's Code of Ethics to maintain the designation.

Disciplinary Information

Ms. Moore, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Ms. Moore has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Ms. Moore does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Ms. Moore does not receive income from any sources not disclosed in this supplement.

Supervision

Ms. Moore is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Ms. Moore is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page

Rebecca Palmer, CFP®

Fruitful, Inc.

335 Madison Ave
New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Rebecca Palmer that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Rebecca Palmer is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Palmer served as a Financial Planner Consultant for Ellevest, Inc. Ms. Palmer earned a Bachelor of Arts Degree in French Studies, and a Minor in Business & Financial Management from Brigham Young University.

Ms. Palmer achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2017.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	June 2022 - current
Ellevest, Inc.	Financial Planner Consultant	July 2021 - June 2022
Planbay	Financial Planner/Author	January 2018 - June 2022

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

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Disciplinary Information

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Other Business Activities

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Additional Compensation

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Supervision

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Cover Page



Naomi Parham, CFP®

Fruitful, Inc.

335 Madison Ave
New York, NY 10017

(833) 784-8050

March 20, 2026

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Educational Background and Business Experience

Naomi Parham is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Parham served as a Finance Coach for Wealth with Wisdom, LLC. Ms. Parham earned a Bachelor's Degree in Finance from Howard University.

Ms. Parham achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2023.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	November 2024 - current
Wealth with Wisdom, LLC	Finance Coach	January 2024 - November 2024
Fidelity Investments	Planning Consultant	March 2020 - January 2024

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

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Other Business Activities

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Additional Compensation

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Supervision

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Cover Page



Durriya Pierce, CFP®

Fruitful, Inc.

335 Madison Ave
New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Durriya Pierce that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Durriya Pierce is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Pierce served as a Financial Advice Expert for Albert. Ms. Pierce earned a Bachelor's Degree from SUNY Potsdam and a Master's Degree from CUNY Lehman.

Ms. Pierce achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2021.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	June 2023 - current
Albert	Financial Advice Expert	February 2022 - June 2023
Merrill Lynch	Financial Advisor	August 2019 - January 2022

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Ms. Pierce is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and

Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information

Ms. Pierce, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Ms. Pierce has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Ms. Pierce does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Ms. Pierce does not receive income from any sources not disclosed in this supplement.

Supervision

Ms. Pierce is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Ms. Pierce is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page

Christopher Rahemtulla, CFP®, ChFC®, CAP®

Fruitful, Inc.

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New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Chris Rahemtulla that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Chris Rahemtulla is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Mr. Rahemtulla served as a Senior Financial Planner for Citizens Securities, Inc. Mr. Rahemtulla earned a Bachelor's Degree in Business Management from Albright College and a Master's Degree in Behavioral Economics from The Chicago School of Professional Psychology.

Mr. Rahemtulla has attained the CERTIFIED FINANCIAL PLANNER® (CFP®), Chartered Financial Consultant™ (ChFC®) and Chartered Advisor in Philanthropy® (CAP®) designations.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	May 2024 - current
Citizens Securities, Inc.	Senior Financial Planner	October 2021 - April 2024
Fidelity Personal and Workplace Advisors	Senior Relationship Manager	July 2018 - June 2021

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Mr. Rahemtulla is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial

planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Financial Consultant™ (ChFC®)

The Chartered Financial Consultant™ (ChFC®) program prepares individuals to meet the advanced financial planning needs of individuals, professionals, and small business owners. They gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course-specific proctored exams, and thirty hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning.

- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.

- Apply financial planning theory and techniques through the development of case studies and solutions.

- Apply in-depth knowledge in a holistic manner from a variety of disciplines, namely, estate planning, retirement planning, or non-qualified deferred compensation.

Chartered Advisor in Philanthropy® (CAP®)

The Chartered Advisor in Philanthropy® designation indicates that the individual has successfully completed three graduate-level online courses as required and administered by the American College of Financial Services®. CAP® designees are required to have three out of the previous five years of business experience actively involved in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, funds, or endowments, or accounting for nonprofit organizations as part of the regular practice or employment, or employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving, or fundraising. Further, CAP® designees adhere to ethical standards, and maintain a minimum of 30 hours of continuing education every two years.

Disciplinary Information

Mr. Rahemtulla, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Mr. Rahemtulla has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Mr. Rahemtulla does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Mr. Rahemtulla does not receive income from any sources not disclosed in this supplement.

Supervision

Mr. Rahemtulla is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Mr. Rahemtulla is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

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Sanchi Ranyal, CFP®

Fruitful, Inc.

335 Madison Ave
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(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Sanchi Ranyal that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Sanchi Ranyal is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Ranyal served as an investment advisor representative for Accretive Wealth Management, LLC. Ms. Ranyal earned a Master's Degree in Economics from the University of Texas in Austin.

Ms. Ranyal achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2024.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	April 2025 - current
Accretive Wealth Management, LLC	Investment Adviser Representative	July 2023 - April 2025
Accretive Wealth Management, LLC	Wealth Management Associate	February 2020 - April 2025

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Ms. Ranyal is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP®

Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Disciplinary Information

Ms. Ranyal, as an investment adviser representative of Fruitful, Inc., is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of their services. Ms. Ranyal has no applicable legal or disciplinary events required to be disclosed under this item.

Other Business Activities

Ms. Ranyal does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Ms. Ranyal does not receive income from any sources not disclosed in this supplement.

Supervision

Ms. Ranyal is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Ms. Ranyal is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page



Brianna Sullivan, CFP®

Fruitful, Inc.

335 Madison Ave
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(833) 784-8050

March 20, 2026

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Educational Background and Business Experience

Brianna Sullivan is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Sullivan served as a Financial Advisor for Merrill Lynch, Pierce, Fenner & Smith Incorporated. Ms. Sullivan earned a Bachelor's Degree from Duquesne University.

Ms. Sullivan achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2022.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	January 2024 - current
Merrill Lynch, Pierce, Fenner & Smith Incorporated	Financial Advisor, Registered Private Wealth Associate	July 2017 - January 2024

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Ms. Sullivan is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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Disciplinary Information

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Other Business Activities

Ms. Sullivan does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Ms. Sullivan does not receive income from any sources not disclosed in this supplement.

Supervision

Ms. Sullivan is supervised by Chelsie Forys, as CCO of Fruitful, Inc. Ms. Sullivan is subject to the Fruitful Code of Ethics as well as the firm's Compliance Policies & Procedures.

Cover Page



Raquel Tennant, CFP®

Fruitful, Inc.

335 Madison Ave
New York, NY 10017

(833) 784-8050

March 20, 2026

This Brochure Supplement provides information about Raquel Tennant that supplements the Fruitful, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at (833) 784-8050 or support@fruitful.com if you did not receive our Brochure or if you have any questions about the contents of this supplement.

Educational Background and Business Experience

Raquel Tennant is an investment adviser representative of Fruitful, Inc. and a CERTIFIED FINANCIAL PLANNER® professional. Prior to Fruitful, Ms. Tennant served as a Senior Associate Financial Planner for 2050 Wealth Partners, LLC. Ms. Tennant earned a Bachelor's of Business Administration Degree from Towson University.

Ms. Tennant achieved her CERTIFIED FINANCIAL PLANNER® professional designation in 2021.

Employment History

Employer	Title	Dates
Fruitful, Inc.	Investment Adviser Representative	August 2023 - current
2050 Wealth Partners, LLC	Senior Associate Financial Planner	March 2022 - August 2023
2050 Wealth Partners, LLC	Associate Financial Planner	November 2020 - February 2022
FAI Wealth Management	Associate Financial Advisor	June 2019 - November 2020

Professional Designations

CERTIFIED FINANCIAL PLANNER® professional

Ms. Tennant is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and they may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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Disciplinary Information

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Other Business Activities

Ms. Tennant does not currently engage in any business activities outside those performed for Fruitful, Inc. or its various related subsidiaries and affiliates.

Additional Compensation

Ms. Tennant does not receive income from any sources not disclosed in this supplement.

Supervision

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