



CLIENT RELATIONSHIP SUMMARY
(Part 3 of Form ADV – Form CRS)

Introduction

Plato's Philosophy, LLC, DBA *StockHack* ("*StockHack*" or the "Firm") is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences between those fees. 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.

Relationships and Services

What investment services and advice can you provide me?

StockHack offers financial advisory, wealth management, business consulting, and ETF advisory services to retail and institutional investors. When clients first sign up, we review their financial profile, holdings, goals, and evaluate the next-best step for a personalized wealth building plan that we call "The Wealth Snowball." We offer a monthly subscription to enable customers to have continued contact with us to ensure they are progressing on their next-best step. The vast majority of personal-finance-related topics (we believe in excess of 98% of questions), should be covered by our monthly subscription. Clients have the option to engage the Firm to provide, additional, in-depth research analyses of securities, business ideas, extensive real estate portfolios, or topics outside of either a normal, personal wealth plan or for changing portfolios for assets we do not manage. For an avoidance of doubt, for assets we manage, portfolio reviews are regularly included for no additional fee beyond the assets under management ("AUM") fee. Clients may also choose to have the Firm manage their assets on a discretionary or non-discretionary basis. For discretionary accounts, clients are permitted to limit sectors and specific securities that are held within their accounts at any time by submitting written instructions. For non-discretionary accounts, the retail investor shall make the ultimate decision regarding the purchase or sale of investments in their account. The Firm's services are not limited to proprietary products or a limited menu of products or types of investments. The Firm does not require any minimum account size or investment amount for retail investors to apply for the Firm's services, however, the Firm does reserve the right to terminate a client's contract if their account size falls below a threshold in which the Firm believes it is no longer practical to continue the provided services or for any reason the Firm elects to discontinue services with the Client. The Firm may refuse the service of any potential Client.

For additional information about our services and advice, please review Items 4, 7, and 8 of our Form ADV, Part 2A disclosure brochure. A copy can be found hyperlinked in the website footer of www.stockhack.com or by contacting us at staff@stockhack.com or (805) 888-2024.

Conversation Starters – Ask one of our financial professionals the following:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

All *StockHack* clients are charged a one-time, introductory client setup fee (Join Fee) and a monthly financial advisory membership fee (monthly Wealth Snowball fee). Thereafter, clients can choose additional, optional services to include in their financial advisory agreements. This includes a deep-dive analysis fee for rare, extraordinary circumstances, business consultations, or specific research projects. Wealth management clients are charged an annualized percentage-based fee of assets under management with the Adviser. These fees are subject to change. All fees are fully detailed in the client's financial advisory agreement(s) and shall be agreed upon in writing, signed by both parties, prior to any services being performed by the Adviser. Clients shall also be charged applicable fees and commissions for any trades placed in their accounts according to the brokerage and custodian agreements that they sign with their brokerage firm of choice. The Join Fee and paid Wealth Snowball fees are non-refundable after the initial revocation period and are deemed earned when received. Clients may cancel their ongoing monthly subscription at any point and all further payments shall be immediately stopped. Should clients rejoin, they would be required to pay the Join Fee again, which may be more expensive than their original Join Fee was.



You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and other costs, please review Items 5, 10, and 14 of our Form ADV, Part 2A disclosure brochure. A copy can be found hyperlinked in the website footer of www.stockhack.com or by contacting us at staff@stockhack.com or (805) 888-2024.

Conversation Starters – Ask one of our financial professionals the following:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. StockHack advisers receive a portion of the AUM fee charged to clients. This creates a conflict of interest for them to encourage you to increase your assets with the firm to generate a larger fee. Also, StockHack is a sub-adviser to The Meet Kevin Pricing Power ETF (\$PP) and receives a portion of the fee charged to the ETF investors based on the ETF's AUM. Therefore, StockHack advisers also have a conflict of interest to encourage clients to invest in the ETF. StockHack is also affiliated with a real estate startup, House Hack, Inc., DBA HouseHack, and investors, or potential investors, in the company should be aware of the affiliated relationship. StockHack is also affiliated with The Paffrath Organization, DBA Meet Kevin, and referring customers to any products of Meet Kevin or vis versa may be a conflict.

Conversation Starters – Ask one of our financial professionals the following:

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

For more detailed information about our conflicts of interest, please review Items 4, 10, 11, 12, and 14 of our Form ADV, Part 2A disclosure brochure. A copy can be found hyperlinked in the website footer of www.stockhack.com or by contacting us at staff@stockhack.com or (805) 888-2024.

How do your financial professionals make money?

StockHack's advisers are salaried employees, paid by PayrollHack, Inc., that receive group health insurance, 401(k) benefits, paid time off, and sick leave. They also receive a revenue share portion of the AUM fee charged to clients. Therefore, the advisers have an inherent conflict of interest to encourage clients to have the Firm manage more funds and also an incentive to have clients sign up for the firm's wealth management services. However, clients are not required to use the asset management services of StockHack.

Disciplinary History

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

Yes. You may visit Investor.gov/CRS for a free and simple search tool to research the Firm and its financial professionals.

Conversation Starters – Ask one of our financial professionals the following:

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

Additional Information

If you have questions about the *StockHack's* financial advisory services or to request a copy of the relationship summary, please contact us at staff@stockhack.com or (805) 888-2024. Additional information is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Plato's Philosophy, LLC DBA *StockHack* is 319564.

Conversation Starters – Ask one of our financial professionals the following:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?