bulltick Client Relationship Summary November 18, 2026

Bulltick4U Advisors, LLC ("B4U Advisor"), wholly owned by Bulltick4U, Inc. ("B4U"), is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Bulltick Wealth Management, LLC ("Bulltick RIA") a Registered Investment Adviser with the SEC, Bulltick LLC ("Bulltick BD") a registered broker dealer with the SEC and FINRA, and Bulltick Insurance Agency, LLC ("Bulltick Insurance") are affiliated through common ownership and together with B4U, referred to collectively as "Bulltick". References to "we" and "us" throughout this Summary are to B4U Advisor. While Bulltick may share personnel, they each offer separate and distinct services. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are also available to research firms and financial professionals at http://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationship and Services

What investment services and advice can you provide me? We operate a digital interactive software offering discretionary portfolio management services to non-U.S. investors (the "Program"). The Program is provided via B4U's online platform, located via website and mobile application and operated by B4U Advisor. If you open an advisory account on our platform, you will pay an on-going asset-based fee each month for our services, based on the value of the cash and investments in your advisory account. Subject to your investment profile, B4U Advisor will provide discretionary asset allocation based on one of the recommended model portfolios: Sleep Well (Conservative), Relaxed (Moderately Conservative), Balanced (Moderate), Sparkling (Moderately Aggressive), and Adrenaline (Aggressive). You can choose to add one of the following themes to your portfolio, including eMobility, Green Energy, Digital, Artificial Intelligence, Esports & Gaming, and Health. Each theme is composed of only one Undertakings for Collective Investment in Transferable Securities ETF ("UCITS ETF" or "ETF") and we determine the concentration based on your investment profile. We will monitor your account allocations on at least a quarterly basis as part of the Program and will rebalance your account as appropriate. B4U Advisor imposes a minimum account value of $5,000 and minimum additional investment increments of $500. Currently, our investment advice is limited to investments in UCITS ETFs. The Program relies on algorithmic models and third-party technology to construct and manage portfolios, which are subject to limitations and risks.

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

For more detailed information about our advisory services, please see Items 4 and 7 of our Firm Brochure: https://adviserinfo.sec.gov/firm/summary/319418.

Fees, Cost, Conflicts and Standard of Conduct

What fees will I pay? B4U Advisor charges accounts under the Program a 0.50% annual fee assessed on the account's assets under management (the "Fee") including investments and all balances in cash and money market/cash sweep funds. The Fee is billed in arrears at the end of each calendar month and will be deducted directly from the client's custodial account. The monthly Fee is based upon the average daily balance of the market value of all assets held within the client's account during the month. The Fee is calculated each business day by multiplying the 0.50% annualized Fee by the client's previous day ending net liquidation value and divided by 252 business days and the sum total of daily fee calculations during a month will be charged to your account once per month.

The Fee is asset-based and reduces the value of your account as it is deducted from your account each month, the more assets you have in your advisory account, the more you will pay us, which creates an incentive for us to encourage you to increase assets in your account.

Our investment advice is limited to a pre-selected universe of UCITS ETFs, which may limit available investment options compared to other advisers.

In addition to our Fee, you will incur brokerage, custody, transaction, and service fees charged by Interactive Brokers, LLC ("IB"), which will be deducted from your account by IB. You will also incur fees and expenses associated with the ETFs in your portfolio, which are embedded in the ETF's price and are not separately charged or deducted from your account. These costs are separate from our Fee and will reduce your investment returns. Always read the underlying ETFs' prospectuses for more information. You may obtain IB's list of commissions and service fees at their website– (https://www.interactivebrokers.com/en/pricing/commissions-stocks-europe.php) (click the USD Denominated tab for the explanation of IB commissions).

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.

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

For more detailed information about our fees and costs, please see Item 5 of our Firm Brochure: *https://adviserinfo.sec.gov/firm/summary/319418.*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? **When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means**. We have an incentive to increase the assets in your account in order to increase our fees. We also have an incentive to increase your overall business relationship with Bulltick and may collect your data for marketing purposes to our affiliated Bulltick entities for other appropriate Bulltick products and services. You will have a reasonable opportunity and simple method to opt out of receiving the marketing solicitations. In addition, our supervised persons have a responsibility to you along with all Bulltick clients as they split their time between all Bulltick entities. We have adopted policies and procedures reasonably designed to appropriately prevent, limit or mitigate conflicts of interest that arise.

Conversation Starters: *How may these conflicts of interest affect me, and how will you address them?*
For more detailed information about our conflicts of interest, please see Items 5, 6, 10, 12, 14 of our Firm Brochure: https://adviserinfo.sec.gov/firm/summary/319418.

How do your financial professionals make money? The supervised persons involved in the Program are compensated through salary and bonus. The bonus may be based on a share of the Fee. The supervised persons do not receive compensation for the sale of securities or other investment products in connection with the Program.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? **B4U Advisor–no. Certain of our Financial professionals–yes.** visit: http://www.investor.gov/crs for a free and simple search tool to research us and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services and request a copy of the relationship summary at (305) 533-1541 or click the link provided https://adviserinfo.sec.gov/firm/summary/319418.
Conversation Starters: *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?*

Exhibit A – Summary of Material Changes

Effective November 18, 2026, Bulltick4U Advisors, LLC reduced its minimum account size from $10,000 to $5,000. The “What investment services and advice can you provide me?” section has been updated to reflect this change.