Thrive Capital Management, LLC (“TCM”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers and investing.

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

TCM offers investment advisory services to retail investors. These services include advice about various types of securities, including but not limited to, exchange traded funds; stocks; bonds; mutual funds; money market funds; third-party money managers; and sub-advisors.

Our firm offers the following types of advisory services: financial planning, investment management, separately managed accounts, selection and oversight of sub-advisors. Our investment management services include ongoing monitoring of your investment portfolio as part of our regular services.

TCM’s standard investment management services include managing your account(s) with discretionary authority or selecting unaffiliated investment managers to do so. This means we are authorized by you to make investment recommendations for your account(s) and will buy and sell the securities we recommend to you with your funds for your account(s) without asking you in advance. Similarly, TCM has the authority to hire and fire unaffiliated investment managers on behalf of clients.

TCM does not limit its recommendations and services to proprietary products or specific types of securities and does not require an account minimum or have any requirements for retail clients to engage our services.

*For more detailed information about our services, refer to our Form ADV 2A, in particular, Item 4.*

**QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL**

- 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?

**WHAT FEES WILL I PAY?**

**Description of Principal Fees and Costs**

For investment management services, TCM charges an asset-based fee. TCM generally charges an hourly fee for financial planning.

Since we are an investment adviser which charges an asset-based fee, the more assets there are in a retail investor’s advisory account, the more a retail investor will pay TCM in fees. TCM therefore has an incentive to encourage you to increase the assets in your account.

**Description of Other Fees and Costs**

Other fees charged to you that relate to your account are fees paid to a custodian and sub-adviser as well as other transactional fees and product-level fees. These fees can include brokerage commissions, transaction fees, custodial fees, wire transfer and electronic fund processing fees. Investment management fees, sub-advisory fees, and administrative fees also can be charged by mutual funds and exchange traded funds.

**Additional Information**

*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.*

*The fees for investment advisory services are described in further detail in our Form ADV 2A, in particular, Item 5.*
QUESTIONS YOU SHOULD ASK THE 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 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 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.

TCM is affiliated with two insurance agencies, Thrive Insurance Group (“TIG”) and Thrive Financial Services (“TFS”). TCM’s financial professionals are licensed insurance agents of TIG and TFS. These insurance agencies and its insurance agents make money when clients purchase insurance products from them.

It will benefit TCM to recommend that clients increase the assets in their accounts and make IRA rollovers from 401(k) plans to accounts managed by TCM. The more assets a TCM client’s advisory account holds, the more TCM and its financial professionals are paid in fees. TCM has an incentive to encourage a client to increase the assets in his or her account with the firm.

For more detailed information regarding conflicts of interest, please see our Form ADV 2A, in particular, Item 10.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL
- How might your conflicts of interest affect me, and how will you address them?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?
At TCM, financial professional are paid a salary and benefits along with a percentage of fees derived from assets under his/her management.

Our financial professionals are also licensed insurance agents. They receive compensation from their sales of insurance products to clients. Our financial professionals do not receive any other type of payment from our firm except for compensation from TIG, TFS and TCM which is derived from the intake of fees from their clients.

The non-investment advisory fees earned by our professionals are described in further detail in our Form ADV 2A, in particular, Item 10.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?
Yes. TCM as a firm has no disciplinary history to report. However, one financial professional at our firm has a reportable disciplinary history. Please see https://adviserinfo.sec.gov/ for a free search tool to research TCM and our financial professionals.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL
- As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

OTHER INFORMATION
You may find additional information about our firm on the SEC’s website at www.adviserinfo.sec.gov. Please call us at 800-516-5861 for information about our services and to request a copy of our relationship summary.

QUESTIONS YOU SHOULD ASK THE 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?