

# Zoe Financial, Inc.

## Firm Brochure - Form ADV Part 2A

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*This brochure provides information about the qualifications and business practices of Zoe Financial, Inc. If you have any questions about the contents of this brochure, please contact us at (914) 522-7547 or by email at: support@zoefin.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.*

*Additional information about Zoe Financial, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Zoe Financial, Inc.'s CRD number is: 285158.*

*Registration does not imply a certain level of skill or training.*

## **Item 2: Material Changes**

The material changes in this brochure from the last annual updating amendment of Zoe Financial, Inc. on 02/24/2021 are described below.

- The Firm has updated its primary place of business address.
- The Firm has updated Item 4: Advisory Business with additional details related to its services.
- The Firm has updated Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss with additional details related to its Methods of Analysis and Risks

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## **Item 4: Advisory Business**

Zoe Financial, Inc. (hereinafter “ZOEFIN”) is a Corporation organized in the State of Delaware. The firm was formed in June 2016, and the principal owner is Andres Garcia.

### **Adviser Referral Services**

ZOEFIN refers Users to registered investment advisers. We collect information from Users and provide referrals through our interactive website. Prior to engaging ZOEFIN, a User must fill out a digital form on our website, <https://zoefin.com>. ZOEFIN collects data that determines Users goals and investment profile. We then match them up to several Investment Advisers that have been previously vetted and best align with the Users goals and profiles. The Users may then choose to work with one of the recommended Advisers. The User determines whether to enter into an advisory relationship with one of the recommended Advisers. As part of our vetting process, we determine whether Advisers accessible through our website are registered as an investment adviser and what their areas of focus and expertise are.

We do not review the ongoing performance of the third-party adviser, do not effect changes for the Users account, and do not provide investment recommendations to the Users. Users will be provided a copy of the recommended Adviser’s Form ADV Part 2A and should be aware that they can obtain investment advisory services directly from the recommended Adviser or other Advisers of the Users’ choice.

Our services are limited to making referrals to other registered investment advisers. The Advisor that the User ultimately chooses to work with is responsible for determining and implementing specific investment strategies for the User.

## **Item 5: Fees and Compensation**

### **Adviser Referral Fees**

If the referred User enters into an advisory relationship with one of the recommended Advisers, that Adviser will pay ZOEFIN a portion of the fee it charges to its clients. Users will receive a disclosure statement that details the fee sharing arrangement. ZOEFIN does not receive any fees directly from the referred User.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

ZOEFIN does not charge performance-based fees or provide side-by-side management.

## **Item 7: Types of Clients**

ZOEFIN provides referral services to Retail Investors that utilize our web platform to match its Users with appropriate Advisers who can provide Users with Financial Advisory services.

## **Item 8: Methods of Analysis, Investment Strategies, & Risk of**

ZOEFIN's process consists of conducting due diligence on prospective Registered Investment Advisers ("RIA") and their Investment Adviser Representatives ("IAR"). The diligence process includes, but is not limited to, reviewing that RIA's must generally be: (1) financial planning centric; (2) have a number of IARs that possess certain advanced designations, such as the CFA, CFP, CPA and/or a graduate degree in business administration; (3) cannot be dually registered as a broker-dealer; and (4) have no material disciplinary disclosures. ZOEFIN may also conduct calls to discuss any information it collects during its diligence process. Zoe reviews the RIA's Form ADV Parts 1A and 2A and Form CRS, as well as any other relevant and available data such as websites and general news available via a google search.

Provided the RIA meets Zoe's above criteria, ZOEFIN then reviews the IAR's responses to its questionnaire, his/her CRD record, Form U4 and Form ADV Part 2B.

Once the due diligence is complete and the RIA and IAR's of the RIA are approved, it may refer Users to the approved investment advisers, however ZOEFIN cannot ensure that those Advisers will perform as desired, and we will have no control over the day-to-day operations of any recommended Advisers. ZOEFIN would not be aware of certain activities at its recommended Advisers, including, without limitation, an Adviser engaging in unreported risks, investment "style drift" or even regulatory breaches or fraud. Additionally, ZOEFIN cannot guarantee that a Users financial goals will be attained through its recommended Advisers and Users should understand the inherent risks associated with any type of investments they participate in.

## **Item 9: Disciplinary Information**

ZOEFIN has no criminal or civil actions or administrative or self-regulatory organization proceedings to report.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Neither ZOEFIN nor its supervised persons are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

## **B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither ZOEFIN nor its supervised persons are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

## **C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

Neither ZOEFIN nor its supervised persons have any financial affiliations material to its business that would present a possible conflict of interest.

## **D. Recommendation of Other Advisers or Managers and How This Adviser is Compensated for Those Selections**

ZOEFIN refers Users to Investment Advisers based on a due diligence process and algorithmic processes based on the data provided by the User and the data it retains of each Investment Adviser. ZOEFIN will be compensated via a fee share from the recommended advisers when a User elects to enter into an advisory relationship with that adviser.

This may create a conflict of interest in that ZOEFIN would have an incentive to refer Users to Investment Advisers that provide ZOEFIN with a larger fee share or pay such fee share on a schedule more favorable to ZOEFIN. Users of ZOEFIN are not obligated to work with any recommended Investment Advisers. ZOEFIN's algorithms are designed and intended to act in the best interests of the User, including when determining to which investment advisers to refer to a User. ZOEFIN obtains the Advisers ADV Part 2A to verify their registration status.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

ZOEFIN has a written Code of Ethics that includes but is not limited to Prohibited Activities, Conflicts of Interest, Confidentiality, Compliance with Laws and Regulations, Reporting Violations, Training and Education, and Recordkeeping. ZOEFIN's Code of Ethics is available free upon request.

## **Item 12: Brokerage Practices**

This item is not applicable to the business activities of ZOEFIN.

### **Item 13: Review of Accounts**

This item is not applicable to the business activities of ZOEFIN.

### **Item 14: Client Referrals and Other Compensation**

ZOEFIN's compensation is derived entirely from referrals of Users of its website to other Investment Advisers. Such Investment Advisers pay a referral fee to ZOEFIN but are prohibited from charging any part thereof to the Users.

### **Item 15: Custody**

This item is not applicable to the business activities of ZOEFIN.

### **Item 16: Investment Discretion**

This item is not applicable to the business activities of ZOEFIN.

### **Item 17: Voting Client Securities (Proxy Voting)**

This item is not applicable to the business activities of ZOEFIN.

### **Item 18: Financial Information**

ZOEFIN has not been the subject of a bankruptcy petition in the last ten years.