

March 12, 2025

Item 1. Introduction

Fearless Solutions, LLC dba Best Invest (“Best Invest” or “we” or “our”) is registered with the Securities and Exchange Commission (the “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 to obtain information about firms and financial professionals are available at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services**A. What investment services and advice can you provide me?**

Best Invest offers asset management, financial planning, and consulting services, with an emphasis on building portfolios designed to meet the needs of our clients. Our goal is to develop and execute plans that are designed to build and preserve your wealth. Best Invest utilizes the information provided by you on your client profile to tailor its investment recommendations in accordance with your investment risk and financial parameters and objectives. Best Invest provides investment advice only with respect to limited types of investments, mutual funds, exchange traded funds (“ETFs”), leveraged exchange traded funds (“ETFs”), stocks, bonds, options, etc.

We manage client accounts on a discretionary basis. Discretion means that we may buy and sell investments in client accounts without asking clients in advance. This authority is ongoing and similar to portfolio reviews, may be triggered by material changes in variables such as a client’s investment risk, financial parameters and objectives, in addition to the market, political and economic environment. Best Invest requires that its clients use Schwab as their independent custodian as well as for clearing and execution services. We do not have minimum account or investment amount requirements.

Best Invest monitors client accounts on a periodic basis using commercially available software. Best Invest reviews the curated portfolios semi-annually to ensure that they are in line with the parameters of the client’s investment objectives.

We provide services such as investment planning, general financial planning, income tax planning, college education funding, business succession planning, retirement planning, educational fund planning, risk management, and business planning. The financial planning relationship consists of face-to-face meetings and ad hoc meetings with you and/or your other advisors (attorneys, accountants, etc.) as necessary. We will work with you to complete the information required in MoneyGuidePro, a financial planning tool available to our clients, at no additional charge. Our financial planning services are limited to preparation of a financial plan based on the information that you provide, and do not include ongoing monitoring.

Best Invest provides discretionary asset management to participants in employer sponsored retirement plans for a fee. For additional information regarding our services, please see Best Invest’s Form ADV, Part 2A, which is available on the SEC’s IAPD database at www.adviserinfo.sec.gov.

B. Description of Services

We are an investment adviser and provide investment advisory services rather than brokerage services. We manage client assets and provide financial planning/consulting services. We manage client accounts on a discretionary basis. With discretion you grant us the authority to determine the securities and amount to be bought or sold without your consent prior to each trade (considering any restrictions placed on the account, if applicable).

We monitor Client accounts on a semi-annual basis. This is part of your standard service. Please refer to our Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A) for a more detailed description of our investment advisory services.

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 your licenses education and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct**Description of Fees and Costs**

Best Invest charges a fee for advisory services, between 0.90% and 1.50%. The fees are “asset-based” meaning that they are calculated as a percentage of the value of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us. Fees are negotiable and are charged monthly in arrears. Best Invest charges an hourly fee of \$250 per hour for financial planning and consulting services, which may be negotiable depending upon the nature and complexity of the client’s circumstances.

Due to the nature of the fees charged, the greater the value of the assets in a client’s account, the more a client will pay in fees. Therefore, Best Invest has an incentive to encourage clients to increase the assets in their accounts.

We provide services to ERISA Plans for a fee up to 1.0%. Fees are charged monthly, in arrears. Best Invest’s advisory agreement with each plan sponsor outlines the timing of fees collected and the process of fee remittal to our firm. You may also incur fees related to your use of outside service providers including third-party administrators and recordkeepers. The fee schedule for each outside service provider varies dramatically from service provider to service provider. The service provider’s fees will also vary from plan to plan as each plan’s structure and characteristics are different from the next.

In addition to the fees described above, your Custodian will assess certain fees associated with your advisory account. Depending on the advisory program, these include account termination fees, transfer fees, inactivity fees, transaction fees, or liquidation fees. For a schedule of fees charged by your custodian, visit your Custodian’s website. The fees and costs you pay for investment advisory services are disclosed to you on the account statements you receive each quarter. The total costs you incur (and compensation we earn) in connection with your advisory accounts will primarily depend on the value of the assets in your advisory account and the fee rate.

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 additional information regarding our fees, please see Best Invest’s Form ADV, Part 2A, which is available at <https://www.Best Investsa.com/> and at www.adviserinfo.sec.gov.

Conversation Starter: 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 you invest 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 interests and not put our interests 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. Examples of Ways You Make Money and Conflicts of Interest: (a) Proprietary Products: We do not offer advice only with respect to proprietary or a limited menu of products; (b) Third-Party Payments: We do utilize the services of third parties in the management of client accounts. You may also pay additional advisory fees to a third-party money manager depending upon which manager you select. Our fees will not be based upon a share of capital gains or capital appreciation of the funds or any portion of your funds;(c) Revenue Sharing: We do not have any revenue sharing agreement; (d) Principal Trading: We do buy and sell ETFs, mutual funds, stocks, etc., that our clients might also own; however, we are required to put the client’s interests first. We do not participate in principal trading.

Conversation Starter: 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 and advisory fees from Best Invest based on their individual job performance and the performance of Best Invest.

It is important to understand the differences between a brokerage commission-based account and an asset-based fee account.

<i>An asset-based fee</i> if you want continuing advice or want someone to make investment decisions for you, even though it may cost more than a transaction-based fee over a longer time horizon	<i>A transaction-based fee</i> from a cost perspective, if you do not trade often or if you plan to buy and hold investments for longer periods of time
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Item 4. Disciplinary History

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

No. Neither Best Invest nor its financial professionals have reportable legal or disciplinary events. Visit Investor.gov/CRS for a free and simple search tool to research your firm or financial professionals.

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

Item 5. Additional Information

For additional information about our investment advisory services, please see Best Invest’s Form ADV, Part 2A, which is available at www.adviserinfo.sec.gov. If you would like additional up-to-date information or a copy of this disclosure, please call (210) 888-2820. For additional information about our brokers and services, visit Investor.gov or BrokerCheck at BrokerCheck.Finra.org. To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330.

Conversation Starter: 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?