

Item 1 Cover Page

Fintent Invest, Inc.
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March 15, 2026

This brochure provides information about the qualifications and business practices of Fintent Invest, Inc. (CRD #331452). If you have any questions about the contents of this brochure, please contact us at (703) 869-2828. 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. Registration as a registered investment advisor does not imply a certain level of skill or training.

Additional information about Fintent Invest, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

- May 12, 2025: Item 4 Advisory Services and Item 5 Fees and Compensation were modified to disclose an annual review of and non-material updates to the comprehensive financial plan will be provided at no additional charge.
- November 3, 2025: Items 4, 5, and 8 were modified to elaborate on Fintent's investment advisory services.
- December 15, 2025: Items 4 and 5 were modified to disclose services and fees associated with non-discretionary Investment Consulting.

The material changes discussed above are only those changes that have been made to this Brochure since the date of the last annual update of the Brochure. The date of the last annual update of the Brochure was March 18, 2025.

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Item 4 Advisory Business

Fintent Invest, Inc. (formerly “Fintent, Inc.”) is an investment advisor firm registered with the State of California, since July 2024. Effective January 29, 2025 the firm’s legal name was amended with the California Secretary of State and changed to Fintent Invest, Inc. The change of legal name has no effect on the ownership, management, or control of the investment advisory firm.

The principal owner of Fintent Invest, Inc. is Annelise Li, CFA, Founder and CEO.

Advisory Services

Fintent Invest, Inc.’s (“Fintent” or “Advisor”) principal service is providing fee-based investment advisory services and comprehensive financial planning services. The Advisor practices custom management of portfolios, on a discretionary basis, according to the client’s objectives. The Advisor’s primary approach is to use a strategic allocation strategy aimed at value investing over the long term, but may also employ a tactical allocation strategy by increasing exposure to capture additional performance or utilize options to generate income or hedge against risk. The Advisor may use any of the following: exchange listed securities, over-the-counter securities, foreign securities, corporate debt securities, CDs, municipal securities, United States government securities, options in securities, and interests in partnerships investing in real estate or private equity funds to accomplish this objective. The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client’s risk tolerance.

Investment Advisory clients will receive a one-time comprehensive financial plan at the outset of the relationship and the management of client assets will be based on that financial plan. Comprehensive financial planning is included as a complement to the client and the Advisor charges no additional fee for this service. Review and updates of the comprehensive financial plan are included free of charge during the annual meeting with the client. However, clients who request additional financial planning services, including material changes to their original financial plan on file, will enter into a new Financial Planning Agreement with the Advisor, as described below. These separate, standalone financial planning services will be billed in accordance with the Advisor’s fee as discussed in Item 5, below.

Fintent assists accredited investor clients in locating suitable alternative investments, such as private credit, interests in partnerships, and private equity funds. The Advisor will assist, on a one-time basis, the client in completing the administrative tasks to invest in such products. As these products tend to be illiquid and thus cannot be managed on a continuous and ongoing basis, Fintent will not continue to monitor the client’s investment in some alternative investments and

will not charge an ongoing asset based fee. Instead, Fintent will charge a one-time fee as discussed in Item 5, below.

Fintent has developed six proprietary model portfolio solutions that each focus on different levels of capital preservation, income generation, and strategic risk-adjusted returns. Portfolios are selected for each client's account based on the following:

1. Strategic Asset Allocation, based on:
 - a. Client's goals
 - b. Risk tolerance
 - c. Risk capacity
2. Constraints and Unique Needs:
 - a. Tax
 - b. Income/liquidity
 - c. Time horizon
3. Current Investment Climate:
 - a. Economic events
 - b. Geo-political events
 - c. Market events
4. Future Outlook:
 - a. Economic data
 - b. Legal and regulatory framework
 - c. Market analysis

The six proprietary model portfolios are:

1. Income Focused – the income focused portfolio seeks to provide investment returns for clients who place a higher emphasis on income over growth. 70-85% of this model portfolio is composed of cash and fixed income instruments while 15-30% of the portfolio is composed of equities and alternatives/precious metals instruments.
2. Income Focused with Growth tilt – the income focused with growth tilt portfolio seeks to provide clients with an income preference while having a higher growth exposure than the income focused portfolio. 65-80% of this model portfolio is composed of cash and fixed income instruments while 20-35% of the portfolio is composed of equities and alternatives/precious metals instruments.
3. Balanced with Income tilt – the balanced with income tilt portfolio seeks to provide clients with a desire for both growth and income in their accounts but with a slightly higher emphasis on income. 50-60% of this model portfolio is composed of cash and fixed income instruments while 40-50% of the portfolio is composed of equities and alternatives/precious metals instruments.
4. Balanced with Growth tilt – the balanced with growth tilt portfolio seeks to provide clients with a desire for both growth and income in their accounts but with a slightly higher emphasis on growth as a component to their total returns. 40-50% of this model portfolio

is composed of cash and fixed income instruments while 50-60% of the portfolio is composed of equities and alternatives/precious metals instruments.

5. Appreciation with REITs – the appreciation with REITS portfolio provides clients with a desire to include Real Estate related investments in their accounts. Up to 10% of the portfolio will be invested in Real Estate related instruments. 65-75% of the portfolio will be invested in equities, real estate, and alternatives/precious metals related instruments while 25-45% of the portfolio will be invested in fixed income and cash instruments.
6. Appreciation with Volatility Overlay – the appreciation with volatility overlay portfolio seeks to provide clients with a focus on high growth in their accounts. Up to 85% of the portfolio can be invested in equities and alternatives/precious metals related instruments. Equities in this portfolio can include ETFs, single stock issuances, options, and mutual funds. 5-20% of this portfolio will be invested in cash and fixed income instruments.

Financial Planning

In addition to investment management services where comprehensive financial planning is included, Fintent may provide standalone financial planning services to some of its clients. The Advisor's financial planning services may include recommendations for portfolio customization based on the client's investment objectives, goals and financial situation, recommendations relating to investment strategies as well as tailored investment advice. Financial planning may also include non-investment advice such as developing strategies to achieve retirement or other financial goals, tax optimization strategies, cash flow and budgeting analysis and recommendations, financing and financial education, estate planning, and asset protection strategies. The Advisor's financial planning service will generally fall within one of three areas: (1) values based investing recommendations where the Advisor will develop a written financial plan for the client that includes investment recommendations but with no follow-on investment management by the Advisor; (2) review of the client's current portfolio of investments and recommendations for modifying the portfolio to align with or attain the client's financial plan or goals; and (3) due diligence consultations where the Advisor will review and provide an analysis and written report on prospective investments in private offerings the client has been presented with by third parties.

Fintent offers specialized Physician Wealth Advisory (PWA) financial planning services to physicians and their families. The PWA program is a wealth advisory program designed to address the unique earnings potential, financial goals, values, and investment options for medical professionals. The PWA program assesses, manages, and plans for the full wealth cycle of a physician's professional trajectory and also helps with tax efficient cash flow-based investment opportunities that may include private investments within a network of private partnerships curated by Fintent. Client meetings are held quarterly to discuss any financial changes, update the financial plan and investor profile, and discuss performance. Each new PWA client will receive a comprehensive financial plan that addresses:

- Retirement planning
- Educational/college planning
- Generational wealth plan

- Values-based budgeting
- Insurance evaluation
- Current and target asset allocation analysis
- Investment risk assessment
- Cash flow analysis
- Debt management and analysis
- Asset protection recommendations
- Private medical practice succession planning

Pursuant to California Rule 260.235.2, a conflict exists between the interests of the investment advisor or associated persons and the interest of the client; the client is under no obligation to act upon the investment advisor's or associated person's recommendation; if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment advisor, the associated person when the person is an agent with a licensed broker-dealer or through any associate or affiliate of such person.

Investment Consulting Services

Fintent may provide non-discretionary, hourly fee-based investment consulting services on a project basis to investors with unmanaged investment portfolios. Fintent will analyze the client's existing financial portfolio, or subset thereof, with the objective of making appropriate recommendations or suggestions for the client to consider further, that are consistent with the client's objectives, risk tolerance, situation and constraints, as well as consideration of the historic performance of the client's portfolio. The information the Advisor will require to provide the investment consulting services will depend on the client's consulting objectives and scope of work to be performed. The accuracy and completeness of the information provided will allow the Advisor to make better recommendations, or rather, suggestions for the client to consider and analyze further. Investment advisor representatives of Fintent may also provide general non-securities advice on topics including tax planning, estate planning, business planning, retirement planning, education planning, budgeting, and cash flow.

Financial Education Courses

Investment advisor representatives will occasionally provide financial education courses to attendees on a fixed-fee basis. These courses will primarily focus on the introduction of a holistic approach to financial planning and investing and is intended for individuals who have a basic level of financial literacy but wish to learn more intermediate financial and investment topics. Topics may include, but are not limited to, any of the following: Money Mindset Management, Intentional Goal Setting Techniques, Values-Based Budgeting, Asset Allocation, Retirement Planning, Equities, Fixed Income, ETFs, Mutual Funds, Private Investing, and Estate Planning Basics. Courses will be offered on a multi-week schedule, in-person and virtually. The cost of attending is \$399 per person and the firm's fee is non-negotiable. Attendees will be provided with a copy of this Brochure prior to or at the time the course commences. In the event the course is cancelled by Fintent, or if an attendee is unable to attend all course seminars, the fee is refundable in full.

Fintent will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

Fintent does not provide portfolio management services to wrap fee programs.

As of December 31, 2025, Fintent had approximately \$3,058,000 in discretionary and no non-discretionary client assets under management.

Item 5 Fees and Compensation

Investment Advisory Fees

Pursuant to an investment advisory contract signed by each client, the client will pay Fintent a 1.0% annual management fee, payable monthly in arrears, based on the value of portfolio assets of the account on the last business day of the month. The management fee may be adjusted to account for significant contributions or withdrawals made to the account during the month. New account fees will be prorated from the inception of the account to the end of the first month.

These fees may be negotiated by Fintent at its sole discretion. The client will give written authorization permitting the Advisor to be paid directly from their account held by the custodian. The custodian will send a statement at least quarterly to the client and the Advisor will also send an invoice to the client outlining the fee calculation and time period covered, and the amount withdrawn from the client account each time the fee deduction invoice is sent to the qualified custodian.

Investment advisory clients will receive a one-time comprehensive financial plan at the outset of the relationship and the management of client assets will be based on that financial plan. Comprehensive financial planning is included as a complement to the client and the Advisor charges no additional fee for this service. Annual reviews and updates to the comprehensive financial plan shall be provided at no additional charge. However, as discussed in Item 4, above, any client who requests material changes to the original financial plan will be charged a separate, standalone financial planning fee, as discussed below.

As discussed in Item 4, above, Fintent assists accredited investor clients in locating suitable alternative investments and will assist the client in completing administrative tasks to invest in such products. As these products may be illiquid and thus cannot be managed on a continuous and ongoing basis, Fintent will not charge an ongoing asset-based advisory fee. Instead, Fintent will charge a one-time asset-based fee of up to 2.0% of the invested principal, payable in advance and directly deducted from the investment principal upon its transfer to the product issuer or custodian. The client will give written authorization permitting the Advisor to be paid directly from their account. The custodian will send a statement at least quarterly to the client and the Advisor will also send an invoice to the client outlining the fee calculation and time period covered, and the amount withdrawn from the client account at the time the fee deduction invoice is sent to the qualified custodian.

Financial Planning Fees

All investment advisory clients will be provided with comprehensive financial planning services as a complement. However, some clients may not be investment advisory clients or may request additional financial planning services beyond the initial comprehensive financial plan. These clients will contract to have standalone financial planning services provided based on an hourly fee. The Advisor’s hourly fee will be billed at a rate of \$300 per hour and will be negotiated and agreed upon by the parties in advance. Comprehensive financial planning requires a minimum of 10 hours to complete, which is equivalent to a \$3,000 value. Physician Wealth Advisory program financial planning requires a minimum of 16.66 of hours to complete, which is equivalent to a \$5,000 value.

Hourly fee-based clients are billed one half of the fee at the time of signing the agreement with the Advisor and the balance upon delivery of the financial plan or written report to the client. If the final fee is not paid by the client at the delivery of the financial plan or written report, the client is required to pay the fee within five days of delivery of the financial plan or written report. The fee will be based upon the anticipated number of hours it will take to complete the financial plan or project. If the client terminates the agreement prior to the Advisor's completion of the financial plan or project, any fees due the Advisor will be invoiced to the client and payable within five days of delivery of the invoice. If the Advisor completes the financial plan or project in less time than originally planned, the Advisor will refund to the client a pro-rata share of the fee the client paid within five days of delivery of the financial plan or written report.

Investment Consulting Services Hourly Fee

Some clients will contract to have investment consulting services provided based on an hourly fee. The Advisor’s hourly fee will be billed at a rate of \$300 per hour and will be negotiated and agreed upon by the parties in advance. Hourly fee-based clients are billed in arrears upon conclusion of the services. The client is required to pay the fee within five days of delivery of the final invoice. If the client terminates the agreement with the Advisor prior to the Advisor's completion of the investment consulting services, any fees due the Advisor will be invoiced to the client and payable within five days of delivery of the invoice.

Pursuant to the California Code of Regulations Subsection (j) of Rule 260.238, Advisor discloses that the Client may receive lower fees from other sources for comparable services.

Fintent’s fees for investment advisory services are separate and distinct from custodial and execution fees charged by broker-dealers, and the expenses charged by mutual funds to their shareholders and the product sponsor in the case of variable insurance products. These fees will generally include a management fee and other fund expenses and are described in each fund’s or variable product’s prospectus.

At no time will Fintent accept or maintain custody of a client’s funds or securities except for authorized fee deduction.

Fintent's fees are payable in advance. Upon termination, any fees paid in advance will be prorated to the date of termination and any unearned fees will be refunded to client. The client may terminate the investment advisory agreement at any time by providing written notice to the Advisor.

Neither Fintent nor its supervised persons accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6 Performance-Based Fees and Side-by-Side Management

Fintent does not charge performance-based fees.

Item 7 Types of Clients

The Advisor will offer its services to individuals, high-net worth individuals, trusts, estates, charitable organizations, corporations, and other business entities.

The Advisor's cumulative minimum account requirement for opening and maintaining an account is \$250,000. However, based on facts and circumstances the Advisor may, at its sole discretion, accept accounts with a lower value.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Annelise Li, CFA, Founder and CEO, has pioneered a personal finance program based on the principles of cognitive behavioral therapy and behavioral finance theory. The purpose of this program is to help clients achieve a state of well-being beyond just a number on their account statement.

The Advisor may utilize fundamental or technical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of a business involves analyzing its financial statements and health, its management and competitive advantages, and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives: to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions; and to calculate its credit risk.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall.

The investment strategy the Advisor implements primarily includes long term purchases of securities held at least for one year. However, for clients seeking increased alpha (measuring an

investment's return relative to its expected return) and willing to accept additional risk, the Advisor's investment strategy may at times also include short term purchases for securities sold within a year and option writing, including covered options, uncovered options or spreading strategies.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

Investing includes the risk that the value of an investment can be negatively affected by factors specifically related to the investment (e.g., capability of management, competition, new inventions by other companies, lawsuits against the company, labor issues, patent expiration, etc.), or to factors related to investing and the markets in general (e.g., the economy, wars, civil unrest or terrorism around the world, concern about oil prices or unemployment, etc.).

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other events not directly related to the price or valuation of a specific company's fundamental analysis can adversely impact the stock price of a company causing a portfolio containing that security to lose value. Risks may also include that the historical data and projections on which the fundamental analysis is performed may not continue to be relevant to the operations of a company going forward, or that management changes or the business direction of management of the company may not permit the company to continue to produce metrics that are consistent with the prior company data utilized in the fundamental analysis, which may negatively affect the Advisor's estimate of the valuation of the company.

The primary risks in technical analysis are that the factors used to analyze the price, trends and volatility of a security may not be replicated, or the outcomes of such analysis will not be the same as in past periods where similar combinations existed. Because of the reliance on trends, technical analysis can signal buying at market peaks and selling at market troughs.

All investments involve some degree of risk. In finance, risk refers to the degree of uncertainty and/or potential financial loss inherent in an investment decision. In general, as investment risks rise, investors seek higher returns to compensate themselves for taking such risks. Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

Every saving and investment product have different risks and returns. Differences include how readily investors can get their money when they need it, how fast their money will grow, and how safe their money will be. The Advisor primarily recommends that clients invest in exchange listed securities, over-the-counter securities, foreign securities, corporate debt securities, CDs, municipal securities, United States government securities, and interests in partnerships investing in real estate and the material risks of these types of investment include:

Risks of Investing in Stocks:

- Business Risk: With a stock, you are purchasing a piece of ownership in a company. With a bond, you are loaning money to a company. Returns from both of these investments require that the company stays in business. If a company goes bankrupt and its assets are liquidated, common stockholders are the last in line to share in the proceeds. If there are assets, the company's bondholders will be paid first, then holders of preferred stock. If you are a common stockholder, you get whatever is left, which may be nothing.
- Volatility Risk: Even when companies aren't in danger of failing, their stock price may fluctuate up or down. Large company stocks as a group, for example, have lost money on average about one out of every three years. Market fluctuations can be unnerving to some investors. A stock's price can be affected by factors inside the company, such as a faulty product, or by events the company has no control over, such as political or market events.
- Liquidity Risk: This refers to the risk that investors won't find a market for their securities, potentially preventing them from buying or selling when they want. This can be the case with the more complicated investment products.

Risks that apply to Equity Strategies, including ETFs:

- Management Risk: Due to its passive and defensive management, a portfolio could underperform other portfolios with similar investment objectives and/or strategies.
- Allocation Risk: A portfolio may use an asset allocation strategy in pursuit of its investment objective. There is a risk that a portfolio's allocation among asset classes or investments will cause a portfolio to lose value or cause it to underperform other portfolios with a similar investment objective and/or strategy, or that the investments themselves will not produce the returns expected.
- Sector/Industry Risk: The risk that the strategy's concentration in equities in a specific sector or industry will cause the strategy to be more exposed to the price movements in and developments affecting that sector.
- Market and Timing Risk: Prices of securities may become more volatile due to general market conditions that are not specifically related to a particular company, such as adverse economic conditions or outlooks, adverse investor sentiment, changes in the outlook for corporate earnings, or changes in interest rates.
- Event Risk: The possibility that an unforeseen event will negatively affect a company or industry, and thus, increase the volatility of the security.
- Liquidity Risk: The risk that exists when a security's limited marketability prevents it from being bought or sold quickly enough to avoid or minimize a loss.

Risks of Investing in Foreign Securities:

Investing in emerging international markets may face increased volatility as a result of dramatic changes in market value and, in some cases, political risk can suddenly upend a nation's economy.

Furthermore, international markets may be less regulated than those in the United States, increasing the risk of manipulation and fraud. Information may be inadequate, resulting in the investor's inability to interpret or understand events. Finally, currency risk stemming from changes in the exchange rate may affect the investor's home currency.

Risks of Investing in Investment Grade Bonds (Corporate Debt):

Bonds come in a variety of forms, each bringing different benefits, risks, and tax considerations. Corporate bonds are issued by corporations and investment grade corporate bonds are generally considered to be among the safer types of bonds to invest in, though not as safe as securities issued by the U.S. Government. The primary risks associated with corporate bonds are credit risk, interest rate risk, and market risk. In addition, some corporate bonds can be called for redemption by the issuer and have their principal repaid to the investor prior to the maturity date. When bonds are called in a declining interest environment, investors may not be able to obtain new bonds that offer the same yield. Based on their credit rating, corporate bonds can be either investment grade (IG) or non-investment grade. The principal and interest on investment grade bonds are considered more likely than non-investment grade corporate bonds to be paid on time. However, no company is ever completely risk free the potential for default by the issuer is always present. If a company defaults on its bonds and goes bankrupt, bondholders have a claim on the company's assets and cash flows – priority of payment is based on priority of claim.

Certificates of Deposit (CD) Risks:

The risks associated with investing in CDs is relatively low compared to other investments. For example, CDs issued by banks are almost always insured by the Federal Deposit Insurance Corporation (FDIC) and have a fixed interest rate. However, CDs keep the same fixed interest rate for the entire term, regardless of how the market rates change. Thus, if interest rates rise the CD will continue paying a lower interest rate than is available in the market. Additionally, CD rates may not keep pace with rising inflation. Early withdrawal penalties can be large – the average penalty is three months' worth of interest for CDs with terms under one year, and six months' worth of interest for longer-term CDs. If not enough interest has been earned, the issuer may dip into the principal to pay the penalty. Some CDs have a call feature, which allows the bank to require the investor to cash in the CD after a certain period of time. Finally, CDs may be subject to bank failure risk, although CDs issued by a bank are typically subject to FDIC protection up to \$250,000. However, this only applies to the first \$250,000 of an amount invested in any single bank.

Municipal Securities Risks:

The risk that any individual municipal bond with a high credit rating will default is negligible. Below is a list of some of the risks to consider when investing in municipal securities.

- Credit Risk: The possibility that a bond issuer will fail to repay interest and principal in a timely manner. Also called default risk.
- Interest Rate Risk: The possibility that a bond will decline in value because of an increase in interest rates.
- Headline Risk: The likelihood that a bond will decrease in value as a result of adverse media, such as when a high-profile default makes headlines.

U.S. Government Securities Risks:

U.S. Government Securities are generally considered one of the safest investments in the global financial markets. Two types of risks exist, however: credit risk and interest rate risk. Credit risk is the risk that an issuer will default, while interest rate risk accounts for the impact of changes in prevailing rates. In general, it is widely accepted that U.S. Government Securities are among the world's safest in terms of the likelihood that their interest and principal will be paid on time. However, U.S. Government Securities are subject to interest rate risk, and longer-term securities (10 years and longer) can be quite volatile.

Risks of Investing in Options:

Options are financial contracts that have values derived from underlying assets. Like stocks, bonds, and ETFs, options carry no guarantees, and investors in options may lose the entire principal invested or more. Using options on an underlying security creates risks that are different from investing in that security, and unique skills may be required to use options strategies effectively. Option prices tend to be much more volatile than their underlying securities due to leverage that is fundamental to their design which can magnify the price changes in the option relative to the underlying. Option sellers tend to bear significantly more risk than option buyers. While the maximum loss of a purchased option is generally limited to the option's price, a written (or sold) option can incur losses in excess of the value of the option or collateral required. For example, a short put option by itself can incur a loss equal to the strike price if the stock price goes to zero. A short call option by itself can theoretically have unlimited losses if the underlying stock price increases significantly past the strike price. The performance of an option strategy is influenced by the selection of underlying securities, expiration dates and strike prices. Similar option strategies using different underlying securities can have significantly different results. The success or failure of option strategies to accomplish their objectives can be significantly impacted by timing of market price movements relative to the expirations of long and short options held in the portfolio. Additionally, similar option strategies with different strike price selections can have significantly different results over time.

Risks of Interests in Partnerships Investing in Real Estate:

General and limited partners in real estate partnerships share certain risks, and also have their own separate risks. Both types of partners are at risk of losing the capital they invest. However, general partners have the added risk of being liable for any loans, and their other assets may be at risk if the partnership defaults on a loan. Limited partners take a risk in trusting the general partner with their investments. Once the money is invested and the partnership agreement is signed, limited partners rely on the general partner to make the investment successful and earn an investment return. Beyond the complexity of negotiating the terms of a limited partnership, one of the highest risks of investing in a partnership investing in real estate or oil and gas is liquidity risk. Liquidity risk refers to the risk that investors won't find a market for their securities, potentially preventing them from buying or selling when they want. It may also be the case with products that charge a penalty for early withdrawal or liquidation.

Item 9 Disciplinary Information

Neither Fintent nor its management persons have had any legal or disciplinary events, currently or in the past.

Neither Fintent nor its management persons have been subject to any criminal or civil actions, administrative proceedings, or self-regulatory organization (SRO) proceedings.

Item 10 Other Financial Industry Activities and Affiliations

Neither Fintent nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Fintent nor any of its management persons are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Fintent does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund” and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

Annelise Li, Founder and CEO, is the Managing Member at her personal real estate companies, AJC Capital Management, LLC, and AJC Capital Management Japan, LLC. Ms. Li will not solicit clients or other third parties to participate in her personal real estate investments and property management, and there is no conflict of interest.

Fintent does not recommend or select other investment advisors for clients.

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

Fintent is registered as a state registered investment advisor and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the Advisor. In addition, the Code of Ethics governs personal trading by each employee of Fintent deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Fintent are conducted in a manner that avoids any conflict of interest between such persons and clients of the Advisor or its affiliates. Fintent collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Fintent will provide a copy of the Code of Ethics to any client or prospective client upon request.

Fintent does not recommend to clients, or buy or sell for client accounts, securities in which the firm or a related person has a material financial interest.

Fintent and/or its investment advisor representatives may from time to time purchase or sell products that they may recommend to clients. This practice creates conflicts of interest in that personnel of Fintent can take advantage of the advance knowledge of firm securities trading and trade their personal accounts ahead of the client trades or recommend trades in client accounts that may affect the price of the securities owned by the investment advisor representatives. To mitigate these conflicts, Fintent has adopted a Code of Ethics as noted above. Fintent's Code of Ethics is available upon request. Finally, supervised persons of registered investment advisors are fiduciaries by law and are required to put the client's interest before those of the firm and themselves.

Fintent requires that its investment advisor representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

Investment advisor representatives of Fintent may trade for their own accounts securities that are being traded for client accounts at or about the same time. To mitigate the conflict of interest in such circumstances, Fintent's policy is to require the trading of all relevant client accounts prior to the trading of their own accounts. The Chief Compliance Officer examines personal trading activities of Fintent's personnel to verify compliance with this policy.

Item 12 Brokerage Practices

If requested by the client, Fintent may suggest brokers or dealers to be used based on execution and custodial services offered, cost, quality of service and industry reputation. Fintent will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion. Fintent intends to recommend that our clients use Charles Schwab & Co., Inc., a registered broker-dealer, member SIPC, as the qualified custodian.

The custodian and brokers we use

Fintent does not maintain custody of your assets, although we are deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15 – Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see “Your brokerage and custody costs”).

How we select brokers/custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”)

Your brokerage and custody costs

For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds, ETFs, and online stock and options trades) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab’s Cash Features Program. For some accounts, Schwab may charge you a percentage of the dollar amount of assets in the account in lieu of commissions. In addition to commissions and asset-based fees, Schwab charges you a flat dollar amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker/dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “How we select brokers/custodians”).

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those

services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

Services that benefit you

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you

Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits such as occasional business entertainment of our personnel.

Our interest in Schwab's services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. This creates an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/custodians") and not Schwab's services that benefit only us.

For any such products and services Fintent receives from Schwab or other custodians, it will follow procedures which ensure compliance with Section 28(e) of the Securities Exchange Act of 1934 or applicable state securities rules.

Fintent does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Fintent recommends that all clients use a particular broker-dealer for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to Fintent to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, Fintent has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Fintent's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Fintent may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

Fintent does not permit clients to direct brokerage. Not all firms require their clients to direct brokerage.

Fintent may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek

best execution and is consistent with the terms of Fintent's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. Fintent may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13 Review of Accounts

The firm reviews client accounts on a continuous and ongoing basis, but no less frequently than annually or when conditions would warrant a review based on market conditions or changes in client circumstances. Triggering factors may include Fintent becoming aware of a change in client's investment objective, a change in market conditions, change of employment, or a change in recommended asset allocation weightings in the account that exceed a predefined guideline. The nature of the review is to determine if the client account is still in line with the client's stated objectives. Financial plans, once prepared and delivered to the client are not reviewed again unless the client requests a financial plan be updated. At the client's request, Fintent may meet with clients more frequently. Certain clients, including those Physician Wealth Advisory (PWA) program will meet with the Advisor four times per year. Client accounts and financial plans are reviewed by Annelise Li, CFA, Founder and CEO.

The client is encouraged to notify the Advisor and investment advisor representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from asset managers, trust companies or other custodians, broker-dealers, and others who are involved with client accounts. Fintent prepares and delivers separate reports annually to clients. Clients are urged to compare the account statements they receive from the qualified custodian with the reports they receive from Fintent. Any discrepancies should be immediately brought to the firm's attention.

Item 14 Client Referrals and Other Compensation

Fintent is not compensated by anyone for providing investment advice or other advisory services except as previously disclosed in this Brochure.

Fintent does not directly or indirectly compensate any person who is not a supervised person for client referrals.

Item 15 Custody

Fintent does not have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts. Fintent complies with certain safeguards around the direct deduction of fees from client accounts, including the following:

- The Advisor has custody of client funds and securities solely as a consequence of its authority to make withdrawals from client accounts to pay its advisory fee;
- The Advisor will obtain written authority from the client to deduct advisory fees from the account held with a qualified custodian;
- Each time the Advisor's fee is directly deducted from the client account, the Advisor will concurrently send the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account, and also sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee;
- The Advisor notifies its applicable securities regulator/s, in writing, that it intends to use these safeguards.

As noted in Item 13 above, clients will receive statements not less than quarterly from the qualified custodian, and we encourage you to review those statements carefully. Although Fintent does not provide clients with account statements, if we decide to do so in the future we encourage you to compare the account statements you receive from the qualified custodian with those received from us. Any discrepancies should be immediately brought to the firm's attention.

Item 16 Investment Discretion

Fintent generally has discretion over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by Fintent.

Discretionary authority will only be provided upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Fintent will be in accordance with each client's investment objectives and goals.

Item 17 Voting Client Securities

Fintent will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Fintent cannot give any advice or take any action with respect to the voting of these proxies. The

client and Fintent agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18 Financial Information

Fintent does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, and is not required to file a balance sheet.

Fintent has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Fintent does become aware of any such financial condition, this Brochure will be updated and clients will be notified.

Fintent has never been subject to a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

Annelise Li, CFA, Founder and CEO, was born in 1975. Ms. Li earned a Bachelor of Arts degree in Economics from Washington University; a Master of Science degree in Finance from the Stuart Graduate School of Business at the Illinois Institute of Technology; and was a Visiting Student in Economics at the University of Southampton College of Social Sciences in Southampton, United Kingdom.

Ms. Li founded Fintent (formerly named “After Drop Off, Inc.” from September 2017 to June 2024) and has served as its Founder and CEO since the legal entity’s formation. Since June 2024 Ms. Li has been registered as an Investment Advisor Representative at Fintent and is the firm’s Chief Compliance Officer. Ms. Li is also the Managing Member at her personal real estate companies, AJC Capital Management, LLC, since October 2017, and AJC Capital Management Japan, LLC, since November 2024. Previously, Ms. Li has held the following positions:

- Stay at Home Parent (01/2015 – 08/2017)
- Managing Member at 1689 Capital Management, LLC (09/2007 – 12/2014)
- VP, Portfolio Manager at Citizens Trust (a subsidiary of Citizens Business Bank) (09/2010 – 04/2012)
- Sr. Transaction Manager, CDO Group at Bank of America (12/2006 – 10/2008)
- Portfolio Analyst, Private Wealth Management at Bank of America (09/2005 – 12/2006)
- Summer Analyst, Global Markets Division at Deutsche Bank (06/2005 – 08/2005)

Fintent is not engaged in any other business other than giving investment advice.

Neither Fintent nor Ms. Li are compensated for advisory services with performance-based fees.

Neither Fintent nor Ms. Li have been involved in an award or found liable in an arbitration claim alleging damages in excess of \$2,500 or found liable in any civil, self-regulatory organization, or administrative proceedings.

There are no material relationships maintained by Fintent or its management persons with any issuers of securities.

To the best of our knowledge, all material conflicts of interest under CCR Section 260.238 (k) have been disclosed in Fintent's Form ADV, or in the investment advisory agreement that will be used with all investment advisory clients.

Item 1 Cover Page for Brochure Supplement

Annelise Li, CFA

Fintent Invest, Inc.
118 W. Lime Avenue, Ste 110
Monrovia, CA 91016

(703) 869-2828

March 15, 2026

This brochure supplement provides information about Annelise Li, CFA (CRD # 7908369) that supplements the Fintent Invest, Inc. brochure. You should have received a copy of that brochure. Please contact Annelise Li, CFA if you did not receive Fintent Invest, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Annelise Li, CFA is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Annelise Li, CFA, Founder and CEO, was born in 1975. Ms. Li earned a Bachelor of Arts degree in Economics from Washington University; a Master of Science degree in Finance from the Stuart Graduate School of Business at the Illinois Institute of Technology; and was a Visiting Student in Economics at the University of Southampton College of Social Sciences in Southampton, United Kingdom.

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- Portfolio Analyst, Private Wealth Management at Bank of America (09/2005 – 12/2006)
- Summer Analyst, Global Markets Division at Deutsche Bank (06/2005 – 08/2005)

The Chartered Financial Analyst (CFA) designation or CFA charter was first introduced in 1963 as a well respected and recognized investment credential. The CFA Program is organized into three levels, each culminating in a six-hour exam. These three exams — Level I, Level II, and Level III — must be passed sequentially as one of the requirements for earning a CFA charter. Completing the Program takes most candidates between two and five years. To earn a CFA charter, an individual must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program.

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Ms. Li.

Item 4 Other Business Activities

Ms. Li is the Managing Member at her personal real estate companies, AJC Capital Management, LLC, and AJC Capital Management Japan, LLC. Ms. Li will not solicit clients or other third parties to participate in her personal real estate investments and property management, and there is no conflict of interest. Ms. Li does not receive a substantial amount of her gross annual income from her real estate holdings and she spends approximately 10 hours per month during non-trading hours in her capacity as the Managing Member of both entities.

Item 5 Additional Compensation

Ms. Li does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

Item 6 Supervision

Annelise Li, CFA is the Founder, CEO, and Chief Compliance Officer of Fintent and can be reached at (703) 869-2828. Ms. Li is the only individual that provides investment advice to clients. As a single person firm, Mr. Li cannot be supervised, but is a fiduciary by law and is required to act in the best interests of clients.

Item 7 Requirements for State-Registered Advisers

Ms. Li has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.