

Effective January 17, 2026

Digital Brokerage Services LLC ("DBS") offers brokerage services through various applications, including mobile and web applications ("Apps"). DBS is a broker-dealer registered with the U.S. Securities and Exchange Commission ("SEC") and a member of the Financial Industry Regulation Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

1. What investment services and advice can you provide me?

DBS offers self-directed digital brokerage accounts and services to retail investors, including for personal and retirement investing, through the Apps. Customers can generally buy and sell National Market System ("NMS") securities, exchange traded funds ("ETFs"), and no transaction fee ("NTF") mutual funds. We do not offer fixed income securities beyond those that may be held in a mutual fund or ETF. For additional information about the products and services DBS offers, see the Products, Services, and Conflicts of Interest document and other information found at <https://www.plynkinvest.com/disclosures/conflicts-of-interest/>.

You are solely responsible for making all investment decisions in your account and for monitoring your account. Because your account is self-directed, we will place orders to buy and sell securities at your direction, but we will not provide any individualized recommendations to buy, hold, or sell your investments, nor any recommendations regarding investment strategies or accounts. The Apps provide educational and informational tools to help you make your own investment decisions. We do not monitor your accounts or the investments in your account, and our representatives are only available to provide you with account support questions.

DBS works with its affiliated clearing broker, Green Pier Fintech LLC ("Green Pier"), for the carrying of accounts on a fully disclosed basis, along with other affiliates, to provide you with investment services. For additional information, refer to the FAQs and disclosures available at <https://www.plynkinvest.com/>. You should also understand that your communications with us will be "digital-first," which means that you will correspond with us electronically through our Apps or email.

Conversation Starters: *Given my financial situation, should I choose a brokerage service? Why or why not? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

2. What fees will I pay?

Access to the Apps are free. Some fees may apply if you engage in specific activities, as described in detail at <https://www.plynkinvest.com/disclosures/fee-schedule/>. DBS will provide notice upon any general changes to our fees.

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 more information about fees and costs, please refer to the materials available at <https://www.plynkinvest.com/disclosures/> or in the Apps.

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 be invested for me?*

3. What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

We **do not** provide recommendations. 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 services we provide you. Here are some examples to help you understand what this means.

Proprietary Products: We offer products such as Fidelity NTF mutual funds and Fidelity ETFs that are issued, sponsored, referred, or managed by our affiliates, including Fidelity Brokerage Services LLC (“FBS”). Our affiliates will earn revenue when you invest in one of their products. Certain officers and directors of DBS are also officers and directors of our affiliates.

Revenue Sharing: DBS and our affiliates may receive revenue from third parties when you buy shares of non-Fidelity NTF mutual funds. DBS and our affiliates may also receive revenue when you utilize services offered by third parties.

Principal Trading and other Affiliate Services: DBS and its affiliates have an incentive for you to use their services instead of other unaffiliated firms because our affiliates earn more when you do. For example, an affiliate may make a profit when buying investments from or selling investments to your account. This creates an incentive for the affiliate to execute trades with its own accounts rather than on the open market.

You should understand and ask us about these conflicts because they can affect the services we provide you. For further details on these conflicts, see the Products, Services, and Conflicts of Interest document, the Core Position disclosure, the DBS Customer Agreements, and other important disclosures at <https://www.plynkinvest.com/disclosures/>.

Conversation Starter: *How might your conflicts of interest affect me, and how will you address them?*

4. How do your financial professionals make money?

Compensation paid to DBS service representatives is not affected by any of the investments you make, the value of your assets, or the performance of your account. Our representatives are compensated based on their responsibilities and job performance, which may be impacted by customer experience feedback.

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

Yes. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

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

Additional Information:

For more information about our brokerage services, or to view a copy of this Form CRS, go to <https://www.plynkinvest.com/assets/pdfs/client-relationship-summary.pdf>. To request up-to-date information or the latest Form CRS, call 833-327-3444 (833-327-DIGI).

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me*