M1 Advisory Services LLC | Form CRS Customer Relationship Summary as of July 2026

Introduction

M1 Advisory Services LLC ("M1") ("Adviser", "Firm," "we," "us," or "our") is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. It is important that you understand the types of relationships and services we offer, the fees you will pay, and any conflicts of interest that may exist. Brokerage and advisory services and fees differ so it is important for you to understand the differences. You can find free and simple tools to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

M1 Advisory provides non-discretionary investment advisory services exclusively through its operational interactive website, which includes the M1 mobile application and web platform (collectively, the "M1 Platform"). These advisory services are delivered through M1 Advisor, the Firm's AI-powered advisory system, which is integrated into the M1 Platform. M1 Advisory does not provide investment advice through any other means, including in person, by telephone, or through correspondence.

M1 Advisory reviews your account information through M1 Advisor, the Firm's AI-powered advisory system, when generating recommendations. This includes both your on-platform account data and any information you provide about assets or accounts held outside the M1 Platform. Accounts are not reviewed by human advisory personnel. You are responsible for keeping your financial information current through the M1 Platform, and the Firm will contact you at least annually to prompt you to do so.

M1 Advisor provides investment recommendations only with respect to securities held within the M1 Platform. M1 Advisor may also provide informational guidance on other financial topics within the advisory relationship.

We do not require a minimum account size or investment amount to provide advisory services to you; however, there are certain requirements for accessing our advisory services through the M1 Platform, which are: (1) establishing and maintaining a brokerage account with M1 Finance LLC, the Firm's affiliated broker-dealer; (2) consenting to receiving all disclosures, communications, and account documents electronically; (3) entering into a separate investment advisory agreement with M1 Advisory through the M1 Platform and providing the information necessary for the Firm to assess suitability (4) access to the internet and a compatible device (5) being a U.S. resident; and (6) meeting applicable age and eligibility requirements.

For additional information, see items 4, 7, 8, 13, and 16 of our Form ADV, Part 2A at: https://adviserinfo.sec.gov/firm/summary/249787

Conversation starter. Ask a 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?

We may charge an annual advisory fee of up to 0.20%, calculated based on the average daily balance of assets in accounts maintained through M1 Finance LLC. This fee is currently 0%. Because our fees are based on assets under management, we have an incentive to increase the assets in your account. We address this conflict by following a fiduciary standard, which requires us to act in your best interest at all times.

We typically do not negotiate advisory fees; however, the applicable advisory fee rate may vary based on factors including account size, account type, program eligibility, and promotional status. M1 Advisory may, in its sole discretion, waive, reduce, or otherwise modify the advisory fee for any client account or group of accounts, including in connection with promotional offers, introductory periods, or other circumstances determined by the Firm. Other fees that our clients typically pay can include platform fees, , transaction costs, fund expenses, and custodial or other account fees.

In addition, M1 Holdings Inc., the parent company of M1 Advisory Services, charges a $3.00 monthly platform fee for access to the M1 Platform, which is separate from and in addition to any advisory fee. This fee is automatically waived for clients who maintain $10,000 or more in total M1 assets for at least one day during a 30-day billing cycle, or who hold an active M1 Personal Loan. Because M1 Holdings is the parent company of M1 Advisory Services, this fee arrangement represents a conflict of interest.

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, see items 5, and 12 our Form ADV, Part 2A at: https://adviserinfo.sec.gov/firm/summary/249787

Conversation starter. Ask a financial professional:

- Help me understand these fees and costs might affect my investments. If I give you $10,0000 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 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:

Asset-Based Fees: we are incentivized to encourage you to increase the assets in your account and to remain invested, since larger account balances generate higher fees. Because M1 Advisory is non-discretionary, we cannot take any action in your account without your authorization.

Affiliated Brokerage: You are required to have an account with M1 Finance to access M1 Advisor and receive advisory services from us. This creates a conflict of interest because it provides revenue to our affiliated entity through direct and indirect brokerage-related costs which are separate from our advisory fees.

For additional information, see items 5, 10, 12, and 14 our Form ADV, Part 2A at: https://adviserinfo.sec.gov/firm/summary/249787

Conversation starter. Ask a financial professional:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

The Firm's personnel are compensated through salary and employment-based compensation unrelated to the investment recommendations delivered through M1 Advisor.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation starter. Ask a financial professional:

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

Additional Information

For additional information on M1's products and services, please visit: https://adviserinfo.sec.gov/firm/summary/249787

If you would like additional, up-to-date information or a copy of this disclosure, please contact us at help@m1.com or call us at 312-600-2883.

Conversation starter. Ask a financial professional:

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