

RADIX

Form CRS Relationship Summary

Updated 1/30/2024

Radix Financial, LLC (“RADIX”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services to retail investors. Specifically, our services include: 1) investment management, 2) financial planning, and 3) independent outsourced CIO.

Monitoring:

All client portfolio management accounts are formally reviewed at least annually by Amy Hubble with regard to clients’ respective investment objectives and risk profile.

Investment Authority:

For portfolio management accounts, our firm is generally granted the authority to purchase or sell securities without obtaining your consent in advance (**Discretionary Authority**). Our firm’s discretionary authority in making these determinations may be limited by conditions imposed by a client or require that we obtain your direction to purchase or sell any securities from your account(s) (**Non-discretionary Authority**).

Account Minimums and other Requirements:

There is a household minimum of \$1 million for retail investors to open an account relationship with RADIX. However, several household relationships under this minimum are currently maintained.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

Ask your Adviser:

“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?

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis. Financial planning or Outsourced CIO fees may also be withdrawn directly from the client's account(s) with the client's written authorization or paid via bank transfer, check, or credit card.

Our firm does not accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

Ask your Adviser:

“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?”

**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 is an example to help you understand what this means:

Fees for portfolio management services are based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Ask your Adviser: “How might your conflicts of interest affect me, and how will you address them?”

Additional Information on Potential Conflicts of Interest:

RADIX operates a wholly owned foreign subsidiary: Radix Financial Cayman, LLC (“RADIX CAYMAN”) in the Cayman Islands. RADIX CAYMAN does not transact with US persons; however, in many instances RADIX serves as the sub-manager for client accounts of RADIX CAYMAN. Registered representatives of RADIX, including Amy Hubble and Jessica Jablonowski, often implement similar model strategies and/or trading of identical securities for clients of RADIX CAYMAN alongside clients of RADIX. Every effort is made to ensure that clients of neither RADIX nor RADIX CAYMAN are materially disadvantaged or prioritized by the timing of implementation or trading.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue the firm earns from the financial professional’s advisory services or recommendations.

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Ask your Adviser: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

For additional information about our services, visit our website www.radixfinancial.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (405) 673-5066.

Ask your Adviser: “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?”