

# CUSTOMER RELATIONSHIP SUMMARY

November 19, 2024

We, StoneX Advisors, Inc. (“SAI”), are registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. We are affiliated with StoneX Securities Inc. (“SSI”), a Financial Industry Regulatory Authority registered broker-dealer and Securities Investor Protection Corporation member, and with Trust Advisory Group, Ltd. (“TAG”), an investment advisor registered with the SEC. Collectively, SAI, SSI, and TAG are known as **StoneX Wealth Management**. We provide investment advisory services. Our affiliate SSI provides broker-dealer services while TAG provides investment advisory services. Please click the following links for a copy of SSI’s [Customer Relationship Summary](#) and TAG’s [Customer Relationship Summary](#). Investment advisory services and fees differ from broker-dealer services and fees; it is important for you, our client, to understand the differences.

This document is a summary of the investment advisory services and fees we offer to “Retail Investors”, individuals who seek or receive services primarily for personal, family or household purposes. Additionally, free and simple tools are available to research firms and financial professionals at the website [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

<p><b>What Investment Services and Advice Can You Provide Me?</b></p>	<p>We offer investment advisory and management services as well as financial planning. These services include account monitoring, portfolio management, pension consulting, wrap fee programs, selection of advisers and advisory consulting. Our representatives may offer our advisory services using their own D/B/A (“doing business as”) name and they will prominently disclose the capacity in which they are acting. Detailed information regarding our services, fees and other disclosures can be found in our <a href="#">Part 2 Brochure</a> (Form ADV Part 2A), Items 4, 7, and 8.</p> <p>Our financial professionals may be limited in the services and investments they can offer you due to the securities licenses they hold. They will discuss such limitation with you as well as the products/services they can provide.</p> <p><b>Investment Authority:</b> Investment advisory accounts are managed both on a “Discretionary” and “Non-discretionary” basis.</p> <ul style="list-style-type: none"> <li>• Discretionary investment management services grant the firm the authority to decide which investments to buy or sell for your account. We also have discretion to select, retain or replace third-party managers to manage your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.</li> <li>• Non-discretionary investment management services provides you with advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.</li> </ul> <p>If you decide to use our Discretionary or Non-discretionary services, you will sign an agreement which you can terminate at any time.</p> <p><b>Investment Offerings:</b> We offer investment advice on a broad range of investments including domestic and international equities, options, fixed income securities, mutual funds, exchange traded funds (ETFs), real estate investment trusts (REITS), variable annuities, structured products, alternative Investments, money market mutual funds, and certificates of deposit. While we do not offer any proprietary investment products, our advisory services do include proprietary allocation models. All the products we used in our advisory services are selected from third party sponsors not related to us.</p> <p><b>Account Minimums and Requirements:</b> In general, we require a minimum investment of \$10,000 to open and maintain an advisory account; we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.</p> <p><b>Key Questions to Ask Your Financial Professional</b></p> <ul style="list-style-type: none"> <li>• <i>Given my financial situation, should I choose an investment advisory service? Why or Why Not?</i></li> <li>• <i>How will you choose investments to recommend to me?</i></li> <li>• <i>What is your relevant experience, including your licenses, education and other qualifications?</i></li> <li>• <i>What do these qualifications mean?</i></li> </ul>
<p><b>What Fees Will I Pay?</b></p>	<p>The principal fees and costs associated with engaging our firm for investment advisory services include:</p> <ul style="list-style-type: none"> <li>• <b>Asset Based Fees:</b> These are billed either monthly or quarterly, in advance or in arrears at the end or beginning of the period. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>Financial Planning or Consulting Fees:</b> These fees are billed at the time services are rendered, one-time (fixed fees), hourly or quarterly depending on the services provided. They are based on the client’s needs and terms detailed in their financial planning or consulting agreement as well as the complexity of the client’s specific situation.</li> <li>• <b>Wrap Fee Programs:</b> These are comprehensive fees for services provided by an investment manager or advisor. The fee generally covers investment advice, account management, commissions, trading fees, and related expenses. They tend to be higher than non-wrap programs.</li> <li>• <b>Non-Wrap Programs:</b> You may pay transaction-based fees, which are negotiated with your custodian.</li> </ul> <p>In addition to our principal fees and costs for advisory services, there are fees and costs charged for the most part by third parties, including custodian fees, inactivity fees, account maintenance fees, transaction charges and product-level fees associated with your investments. We may share in these fees and charges (see below). Please refer to the prospectus or offering document for specific information regarding these fees. For detailed information about our fees and charges refer to our <a href="#">Form ADV Part 2A</a>, Items 5 and 6.</p> <p>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.</p> <p><b>Key Questions to Ask Your Financial Professional</b></p> <ul style="list-style-type: none"> <li>• <i>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?</i></li> </ul>
<p><b>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?</b></p>	<p>When we act as your investment adviser, we must 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. For detailed information about our fees and charges refer to our <a href="#">Form ADV Part 2A</a>. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> <li>• <b>Third-Party Payments:</b> We receive payments from third-party product sponsors and managers (or their affiliates) when we recommend or sell certain products. As such, we have an incentive to recommend products of third-parties that pay us over products of third-parties that do not pay us or that pay us less.</li> <li>• <b>Principal Trading:</b> We may engage in securities transactions with you for our own account. Because we earn compensation (such as markups and markdowns) and can receive other benefits in principal transactions, we have an incentive to trade with you on a principal basis and to recommend securities that we (or our affiliates) hold in inventory. We will not engage in a principal transaction with you in our investment advisory capacity without informing you of the details of the transaction and obtaining your consent.</li> </ul> <p><b>Key Questions to Ask Your Financial Professional</b></p> <ul style="list-style-type: none"> <li>• <i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul>
<p><b>How do Your Financial Professionals Make Money?</b></p>	<p>The financial professionals servicing your advisory account(s) are compensated in the following ways: a percentage of the advisory fees charged by us based on the amount of client assets they service; or hourly or fixed fees based on the time required to address a client’s needs. Compensation earned by a financial professional presents a conflict of interest because the higher the value of the assets in the account the more compensation is earned.</p>
<p><b>Do You or Your Financial Professionals Have Legal or Disciplinary History?</b></p>	<p>Yes. Visit <a href="http://adviserinfo.sec.gov">adviserinfo.sec.gov</a> for a free and simple search tool to research us and our financial professionals.</p> <p><b>Key Questions to Ask Your Financial Professional</b></p> <ul style="list-style-type: none"> <li>• <i>As a financial professional, do you have any disciplinary history? For what type of conduct?"</i></li> </ul>
<p><b>Additional Information</b></p>	<p>You can find additional information about our brokerage services and request a copy of this relationship summary at (800) 292-2411 or email us at <a href="mailto:AdvisoryCompliance@StoneX.com">AdvisoryCompliance@StoneX.com</a>.</p> <p><b>Key Questions to Ask Your Financial Professional</b></p> <ul style="list-style-type: none"> <li>• <i>Who is my primary contact person?</i></li> <li>• <i>Is he or she a representative of an investment adviser or a broker-dealer?</i></li> <li>• <i>Who can I talk to if I have concerns about how this person is treating me?</i></li> </ul>