



Secfi Advisory Limited (“SAL” or “we” or “our”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

SAL provides discretionary and non-discretionary investment advisory services to institutional investors (the “Investors”) as well as financial planning and wealth management services to retail investors.

Our financial planning services help clients make important personal and financial transitions in their lives by helping them plan, protect and grow their assets, provide for their families and achieve their personal and financial objectives. Financial planning services include Stock Option Exercise Planning, AMT/Income Tax Planning, Pre-Exit Liquidity Planning, Post-Exit Sales Strategy, Goal-Based Life Planning, Cash Flow Analysis, Retirement Analysis, and Asset Protection and Estate Planning Coordination.

Our wealth management services are generally offered to individuals, many of whom are expected customers of Secfi Securities and/or financial planning clients (the “Wealth Management Clients”). These wealth management services include helping Wealth Management Clients develop greater insight about the financial markets and designing an investment strategy tailored to their situation and will primarily use mutual funds, Exchange Traded Funds (“ETFs”) and Separately Managed Accounts (“SMAs”); however, SAL will use other vehicles where it is appropriate. SAL works with Wealth Management Clients to create an investment policy statement which summarizes the investment philosophy and considerations for asset allocation and selection in the Client’s portfolio. Wealth Management Client services will include, but are not limited to, investment strategy, asset allocation, risk tolerance evaluation, personal investment policy, asset selection, and regular portfolio monitoring and rebalancing.

CONVERSATION STARTERS: Ask your financial professional:
Given my financial situation, should I use 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?

SAL charges *asset-based fees* to Wealth Management Clients, detailed via an investment advisory agreement, with a minimum annual fee of \$5,000 paid quarterly in arrears.

SAL and the client will negotiate a *financial planning fee*, based on the anticipated scope, generally expected to range from \$350 to \$600 per month. Fees are subject to negotiation on a case-by-case basis. Financial planning services provided to Wealth Management Clients do not incur additional fees.

You will pay fees and costs whether your investments make or lose money. 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.

CONVERSATION STARTERS: Ask your financial professional:
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 does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we act as a fiduciary and therefore 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.

- An Investor for whom we – or one of our affiliates – serves as an investment adviser may have been involved in a prior financial transaction with you (including as a counterparty to a private company shares liquidity or exercise financing), and some of the profits earned by us or our affiliate will directly or indirectly benefit us.
- Some of our affiliates offer additional financial products and services that may charge fees. This may incentivize us to promote those products and services to you.

See SAL Form ADV 2A for additional information.

CONVERSATION STARTERS: Ask your financial professional:
How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals receive a salary and have the possibility of a discretionary bonus based upon individual job performance and our overall performance.

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

There are no legal or disciplinary events that we believe would be material to our clients' or our prospective clients' evaluation of our advisory business or the integrity of our management. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research your financial professionals.

CONVERSATION STARTERS: Ask your financial professional:
As a financial representative, do you have any disciplinary history? For what type of conduct?

If you have any questions about our services and would like additional, up-to-date information or a copy of this disclosure, please contact us at wealthops@secfi.com. Additional information is also available on the SEC's website at [adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).

CONVERSATION STARTERS: Ask your financial professional:
Who is my primary contact person? Is he or she a representative of an investment adviser?
Who can I talk to if I have concerns about how this person is treating me?