

## Introduction

Our firm, Axiom Advisory, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://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?

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee. Our advisory services include Open Retainer, Investment Management, Online Investment Management Service, and Hourly services. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Financial planning is also included in our Open Retainer service and as a separate service as part of our Hourly Service for an additional hourly fee.

For Open Retainer and Investment Management clients, we manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advanced. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or by our firm.

For our Online Investment Management clients, we will manage accounts on a non-discretionary basis. This means that you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have non-discretion until the advisory agreement is terminated by you or our firm. Our firm requires a minimum account balance of \$50,000 to open and maintain an account for our Online Investment Management service.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Additional information about our advisory services is located in Item 4 of our Firm Brochure. Our Firm Brochure is available online at <https://adviserinfo.sec.gov/Firm/131540>.

**Questions to Ask Us:** 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 those qualifications mean?

## What fees will I pay?

You will be charged a fee depending on your arrangement with our firm. Our Open Retainer service ranges between a flat fee of \$7,500 to \$50,000. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

Our Investment Management Service charges a maximum annual fee of 1.00%. Our Online Investment Management Service charges a maximum annual fee of 0.50%. The more assets you have in either advisory account, the more your annual fee will become. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees.

Our maximum fee for our Hourly Service is \$325 per hour. We may charge an upfront retainer when you sign an agreement for this service.

The broker-dealer that holds your assets charges you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Open Retainer and Online Investment Management services.

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.

Additional information about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available online at <https://adviserinfo.sec.gov/Firm/131540>.

**Questions to Ask Us:** Help me understand how these fees and costs may 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 are some examples to help you understand what this means:*

We currently participate in Charles Schwab & Co. Inc.'s customer program and receive economic benefits through our participation. We have an incentive to recommend clients to custody specifically with Schwab.

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure. Our Firm Brochure is available online at <https://adviserinfo.sec.gov/Firm/131540>.

**Questions to Ask Us:** How might your conflicts of interest affect me, and how will you address them?

**How do your financial professionals make money?**

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov](https://Investor.gov)/CRS for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:** As a financial professional, do you have any disciplinary history? For what type of conduct?

#### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #131540. You may also contact our firm at (800) 836-4972 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:** 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?