

SILA FINANCIAL, LLC

Client Relationship Summary for Sila Financial, LLC February 2025

Sila Financial, LLC is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and it is important for you to understand the differences. Free and simple tools are available at www.investor.gov/CRS to research firms and financial professionals, as well as educational materials about investment advisers, broker-dealers, and investing.

We also encourage you to ask us questions. We have provided suggested conversation starters throughout this Relationship Summary, labeled as “Questions to ask us.”

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We offer portfolio management services. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

We review and set the firm’s overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation.

We typically manage portfolios on a discretionary basis, which means we don’t need to call you before buying or selling securities in your account. We obtain this authorization through our signed advisory agreement with you.

We generally require a minimum account size of \$100,000 to open an advisory relationship with our firm. We may waive this requirement in our sole discretion on an individual client basis.

For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found [here](#).

Questions to ask us:

- Given my financial situation, why should I choose an investment advisory service?
- 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 charge a tiered percentage fee based on your assets under management with us:

Level of Assets Under Management	Annualized Fee
First \$1,000,000 AUM	1.00%
Next \$2,000,000 AUM	0.50%
Thereafter	0.25%

We bill our fee quarterly in advance, usually deducted automatically from your account. Our fees are negotiable. When we charge an asset-based fee, the more assets we manage, the more you’ll pay in management fees. We therefore have a financial incentive for you to increase the assets we manage for you.

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange

traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory fees.

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. Our [Form ADV, Part 2A \(Item 5 and Item 12\)](#) contains more detailed information about fees and costs.

Questions to ask us:

- 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. Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your account with us, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. However, we will always make the recommendation that we believe is in your best interest.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend a broker-dealer/custodian to our clients because we receive other non-monetary benefits, such as research, technology services, and seminars through our relationship with that broker-dealer/custodian and access to their institutional platform.

Our [Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.

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 receive variable compensation related to total assets under management and total advisory fees generated. This creates a financial incentive to solicit and retain clients. We also have financial professionals who earn revenue from selling products outside of our firm. For example, our managing member is dually registered with a broker-dealer, will receive commissions from his broker-dealer for securities products he sells to clients. He is also insurance licensed and earns commissions from the sale of insurance products he recommends, such as annuities or life insurance. We do not charge or receive additional asset-based fees on insurance-related products such as life insurance and annuities.

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

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to ask us:

- Who is my primary contact person? Is he or she also a representative of a broker-dealer? Who can I talk to if I have concerns about the service I'm receiving?

For more detailed information about our investment advisory services, or to request another copy of this Client Relationship Summary, please contact us at (425) 605-9533. You may also visit the SEC's public disclosure website at www.adviserinfo.sec.gov.