

CERES GLOBAL ADVISORY, INC
FORM CRS

This form provides a summary of the business practices and services provided by Ceres Global Advisory, Inc ("Ceres"). Should you have any questions about the contents of this form please do not hesitate to contact us at (305) 532-9229. The information herein has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The registration as an investment adviser does not imply a certain level of skill or training. Additional information about Ceres, is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov

ITEM 1. INTRODUCTION

Ceres Global Advisory, Inc. (Ceres") is an investment adviser registered with the Securities and Exchange Commission (SEC) which provides discretionary and non-discretionary investment management services to institutional and individual investors. Ceres' main objective is to provide personalized, unbiased, and transparent financial advisory services to their clients.

As an investment advisor, Ceres' principal business is to provide fee-based investment advisory services. It is important for the retail investor to know that the fees paid to Ceres and the services we provide to you are different from the fees associated with your bank or broker-dealer. Ceres will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Ceres accept or maintain custody of a client's funds or securities. CERES will not accept any payments from Custodian or other financial institution, but the fee pay directly to CERES from its clients.

There are available free and simple tools you may utilize to inform yourself further and research our firm and/or our financial advisors. You may do so at Investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers and investing. We encourage you to use these tools before you make an investment decision.

ITEM 2. RELATIONSHIPS AND SERVICES

Q: "What investment services and advice can you provide me?"

At Ceres, our team of financial advisors offer investment advisory services through discretionary and non-discretionary portfolio management in accordance with the client's investment objectives and risk profile. Once this evaluation takes place, we provide the appropriate suggestions and changes we may deem necessary. Ceres provides portfolio management and administrative services to client accounts (the "Accounts"), including investigating, analyzing, structuring, and negotiating potential investments, monitoring the conduct of investments, and advising the Accounts as to the disposition of investment opportunities. We also, through third party providers, offer services in the areas of Estate and Tax Planning as well as Insurance Strategy.

As a standard practice, we monitor your investments on a quarterly basis. We offer our clients discretionary as well as non-discretionary types of accounts.

- i) Discretionary accounts provide Ceres Global Advisory, Inc. the authority to make investment decisions on behalf of the client.
- ii) Non-discretionary accounts leave the ultimate decision regarding the purchase or sale of investments solely on the client. Ceres' cumulative minimum account is \$250,000. However, based on facts and circumstances Ceres Global Advisory Inc. may, at its sole discretion, accept accounts with a lower value. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 via the following link: <https://adviserinfo.sec.gov/firm/brochure/299865>.

Q: "What experience, licenses, education and other qualifications do your professionals have? What do these qualifications mean?"

Our investment advisory team maintains substantial work experience in investment and portfolio management previously in other local and international financial institutions. Certain members have also attained bachelor's and master's degrees. Our Chief Investment Officer, among other advisors' representatives, hold the Series 65 (Uniforms Investment Advisers Law Exam License) which means they can provide investment advisory services. Additional information about Ceres and its investment professionals, is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov

As a retail investor, you may ask us the following questions to start a conversation about relationships and services:

"Given my financial situation, should I choose an investment advisory service? Why or why not?"

"How will you choose investment to recommend to me?"

"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

ITEM 3. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

Q: What fees will I pay?

Ceres Global Advisory, Inc. offers advisory services for a fee that is set in and governed by the Advisory Agreement between the client, and Ceres Global Advisory, as the Investment Advisor. Fees are paid on a quarterly basis, at the end of the quarter, based on the value of the financial assets managed by the Firm as of the last business day of each month, or calculated based on the official value of the accounts or portfolios as reported by the financial institutions that act as brokers and/or custodians for the client (i.e. advisory fees for January, February and March are paid in April). For detailed information, refer to our Form ADV Part



2A, Items 5 and 6 via the following link: <https://adviserinfo.sec.gov/firm/brochure/299865>. The fees charged to each client are a function of the type and size of the client's portfolio. These fees range from 0.65% to 2% per annum (payable on a quarterly basis, calculated as 1/4 of the agreed upon percentage fee multiplied by the Net Asset Value of each account). These fees may be negotiated by the advisor under unusual circumstances, at the sole discretion of the advisor. The percentage fee schedule is based on the net asset value of the portfolio and is as follows: for accounts that range from \$250,000 to \$999,999 and percentage fee is of 2%. For accounts whose range are from \$1,000,000 to \$4,999,999 the percentage fee is of 1.5%. For accounts whose range are from \$5,000,000 to \$9,999,999 the percentage fee is of 1.00%, for accounts from \$10,000,000 to \$25,000,000 the percentage fee is of 0.75%, and over \$25,000,000 the percentage fee is of 0.65%. Generally, asset management fees will be automatically deducted from the client account on a quarterly basis by the custodian, except for those accounts where the client or custodian has not authorized or allowed such deduction. All fees paid to the Firm for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders and the product's underwriter in the case of variable insurance products. These fees and expenses are described in each fund's or variable product's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the underwriter also imposes sales charges, a client may pay an initial or deferred sale or surrender charge. A client could invest in these products directly, without the services of the Firm. In that case, the client would not receive the services provided by the Firm which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the product's underwriter and the fees charged by the Firm to fully understand the total fees to be paid. All fees will be governed by the Agreements. Clients may negotiate the fees they agree to pay.

As a retail investor, you may ask a financial professional the following questions to start a conversation about the impact of fees and costs to your investments: "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?"

Q. "What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?"

When we act as an investment adviser, we have to act in the client's best interest and not put our interests ahead. At the same time, the way Ceres makes money may create some conflicts with the client's interest. Any conflicts of interest related to recommendations of other professionals will be disclosed to the client in the event they should occur. The client should understand and ask us about these conflicts because they can affect the investment advice, we provide.

Q. How might your conflicts of interest affect me, and how will you address them?

To address and mitigate potential conflicts of interests, Ceres has developed written policies and a Code of Ethics. We will notify you in case additional conflicts ever arise. Refer to our Form ADV Part 2A via the following link: <https://adviserinfo.sec.gov/firm/brochure/299865> to help you understand what conflicts exist. Clients may request a copy of the firm's Code of Ethics by writing to: info@ceresglobaladvisory.com

Q. How do your financial professionals make money?

Ceres Global Advisory, Inc.'s compensation for investment professionals is based on individual arrangements with each employee. Our Advisors may receive a fixed salary, a variable compensation based on their assets under management and the advisory fees charged to our clients or a combination of both.

ITEM 4. DISCIPLINARY HISTORY

Q. Do your financial professionals have legal or disciplinary history?

No, neither Ceres Global Advisory, Inc. nor any employee of the firm has been subject to any disciplinary actions by the Securities Exchange Commission (SEC) or any other regulatory authority. Please visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

As a retail investor, you may ask a financial professional the following question to start a conversation: As a financial professional, do you have any disciplinary history? For what type of conduct?

ITEM 5. ADDITIONAL INFORMATION

You can find additional information about your investment advisory services and request a copy of the relationship summary by contacting us at (305) 532-9229 or at info@ceresglobaladvisory.com. You can also find additional information about Ceres on the SEC's website at www.adviserinfo.sec.gov

As a retail investor, you may ask a financial professional the following question to start a conversation about contacts and complaints: "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?"