

Relationship Summary

Item 1. Introduction

September 7, 2023

Compound Advisers, Inc. (“Compound Advisers”)

Compound Advisers is an investment adviser registered with the Securities and Exchange Commission (“SEC”). There are other types of financial service professionals that provide different advisory services and fees and it is important that you understand the differences. The SEC provides free educational materials about investment advisors, brokerage services and investing and offers simple tools to help you to research firms and financial professionals at www.investor.gov/CRS.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer financial planning, advisory and investment management services to individuals, high net worth individuals, corporations and other business entities, trusts, and estates.

Investment advice may be offered on any investments held by a client at the start of the advisory relationship. Recommendations for new investments will typically include to domestic and foreign equity securities, exchange traded funds, warrants, corporate debt securities, mutual funds, alternative investments (i.e., hedge funds), real estate investment trusts (REITS) and various types of private investments.

Investment management services are provided on a discretionary basis and in accordance with your advisory agreement.

For more information regarding all of our services, read the accompanying Brochure starting on [page 4 \(Items 4 and 7\)](#).

Conversation Starters:

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 these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Compound Advisers charges a flat fee for financial planning and investment management services, either on a project or recurring subscription basis. For project based financial planning work, the flat fee is based on the scope and complexity of the work estimated, and is billed in arrears at the time of work completion. The annual fixed fee for subscription-based financial planning and investment management services can range from \$2,000 to \$50,000 per year and is based on four tiers of service that are similarly dependent on the scope and complexity of your financial situation. The recurring fixed fee is also billed in arrears per quarter. However charged, we have the discretion to adjust the fees for a given client depending on the nature and complexity of each client’s circumstances. Compound also charges fees on an assets under management basis. This is a marginal rate meaning that you will be charged a given percentage for the assets under management in that band. These will range from .10% to .65%. Fees are set forth in each client’s services agreement.

Brokerage commissions, transaction fees, and other related costs and expenses are exclusive of and in addition to the advisory fee. We do not receive any portion of these commissions, fees, and costs. Other fees and costs you will pay will be outlined in the applicable advisory agreement.

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. Read more about our fees starting on [page 7 \(Item 5\)](#) of the Brochure. Your specific fee schedule can be found in your advisory agreement. Compound Advisers may charge a fee of up to \$10,000 to attend the firm's educational seminars and workshops. Any fee will be noted on the seminar or workshop invitation and is typically paid in advance.

Conversation Starters:

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?

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

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 could create conflicts of interest (as listed above).

Read more about our conflicts of interest and how we manage them in our Brochure [starting on page 20 \(Items 10 and 11\)](#).

How do your financial professionals make money?

Your financial professional receives total compensation consisting of a base salary and variable compensation. Total compensation takes into account market rate for the role and expertise as well as overall revenue, new assets, retained assets and contributions to our culture and business strength. Therefore, your financial professional has an incentive to encourage you to increase the assets under management that you have with us because it is a component in their incentive compensation. Payment of incentive compensation and firm profit creates a conflict of interest for your financial professional.

Item 4. Disciplinary History

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

No. Visit www.investor.gov/CRS for a free and simple search tool to learn more.

Conversation Starters:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5. Additional Information

Read the accompanying Brochure before you invest with us. It contains important information about our advisory services. Call (415) 417-1180 for up-to-date information about us and to request a copy of our Relationship Summary. You can also visit us at <https://withcompound.com>.

Conversation Starters:

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?