

OSSIA INVESTMENT MANAGEMENT LLC

CRD 329936

CUSTOMER RELATIONSHIP SUMMARY FORM – JANUARY 2024

Introduction

This form is intended to provide a summary of the business practices and services provided by Ossia Investment Management LLC "Ossia IM"). 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, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Ossia Investment Management LLC is an investment adviser registered with the Securities and Exchange Commission (SEC). We offer discretionary and non-discretionary portfolio management services to our clients and prospective clients. Discretionary accounts provide Ossia IM the authority to make investment decisions on behalf of the client. Non-discretionary accounts leave the ultimate decision regarding the purchase or sale of investments solely on the client. Investment activities focus on investments in various kinds of assets and securities in a variety of markets that is intended to fit within the client's objectives and risk profile as described by each client. We provide ongoing portfolio management services based on individual goals, time horizons and risk tolerance of each client. On an occasional basis, Ossia IM may furnish advice to clients on matters not involving securities, such as estate planning services. As an investment advisor, Firm's principal business is to provide fee-based investment advisory services. It is important for the retail investor to know that the fees paid to us are different from the fees associated with their bank or broker-dealer. Ossia IM provides investment advisory services, portfolio management, and from time-to-time other administrative services, at the request of the Client. At no time will OSSIA IM accept or maintain custody of a client's funds or securities. Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/>

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?

Ossia IM offers advisory services for a fee that is set in and governed by the Advisory Agreement between you, as the Client, and Ossia IM, as the Investment Advisor. Generally, Fees are paid on a quarterly basis, in arrears, based on the gross asset 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). However, some agreements may exist with fees paid in advance. Advisers usually receive an annual management fee [as per the fee schedule]. Alternatively, clients may choose to pay a flat fee for advisory services. This flat fee will be negotiated by each client individually, but in no case will such flat fee exceed 0.50% of the Gross Asset Value of the Account. Asset management fees may be automatically deducted from the client's account on a quarterly basis by the broker-dealer where you have your account. All fees paid to the Firm for investment advisory services are separate and distinct from the expenses charged by third party fund managers to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses and a possible distribution fee. If the sponsor 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

sponsor and the fees charged by the Firm to fully understand the total fees to be paid. It is important to note that 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 in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/>

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 interests 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 to you. Employees of Ossia IM and their family members may have accounts ("Employee Accounts") that invest in the same securities that are recommended to clients. Such a practice, including if Employee accounts were managed by OSSIA IM, would present inherent conflicts of interest such as employees: 1) trading before clients (i.e., front-running), and/or 2) receiving a better allocation or price than clients. To address and mitigate potential conflicts of interests associated with personal trading, should they arise in the future, Ossia IM has developed written policies and procedures to help ensure that Employee Accounts are not favored over other clients' accounts. We will notify you in case additional conflicts ever arise. *Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/>*

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. This is based on the amount of client assets they service, and the time and complexity required to meet a client's needs. Some advisors may receive additional fees for financial consulting services offered to clients.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit www.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 by searching CRD #329936. You may also contact our firm at 305 923-7212 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?