

Ikalon Advisors LLC
CRS ADV Part 3 (Client Relationship Summary)
January 2026

Ikalon Advisors LLC (“Ikalon Advisors” or the “Firm”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. This document provides a brief summary of the types of services and fees we offer. For additional information about investment advisers and to compare advisers, please visit www.investor.gov/CRS

What investment services and advice can you provide me?

Ikalon Advisors provides discretionary and non-discretionary investment advisory services to high-net-worth individuals, ultra-high-net-worth individuals, families, trusts, estates, charities, corporations, and domestic and international institutions. We generally suggest a minimum investment of \$1,000,000 to open or maintain an account, though we may waive this at our discretion.

- **Discretionary advisory services:** We manage portfolios and make investment decisions on your behalf consistent with your Investment Policy Statement (“IPS”).
- **Non-discretionary advisory services:** We provide investment recommendations, but you retain final decision-making authority and approve each transaction.

We work with each client to develop an Investment Policy Statement reflecting financial goals, risk tolerance, time horizon, and any reasonable investment restrictions. Portfolios are monitored on an ongoing basis. Ikalon Advisors does not participate in wrap fee programs. For additional details, please see Items 4 and 7 of our Form ADV Part 2A., which is available at www.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? and What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

Our primary fee is an asset-based fee, calculated as a percentage of the assets we manage for you. This fee typically ranges from 0.30% to 1.05% annually. Fees are generally calculated and billed quarterly in arrears based on the average daily balance of your assets under management (“AUM”). Actual fee rates are negotiable depending on the complexity of your portfolio, the scope of services, and other relevant factors.

For certain accounts, especially those under \$50 million requiring specialized services, we may charge a fixed annual minimum fee. In some cases, these fixed fees may result in a total fee that is higher than the standard AUM percentage maximum. Because we charge a fee based on the amount of assets in your account, we have a financial incentive to encourage you to increase the assets under our management.

You will also incur third-party costs such as custodian fees, brokerage commissions, transaction charges, and underlying fund expenses. You will pay these fees and costs whether you make or lose money on your investments. Fees and costs will reduce your investment returns over time. Please make sure you understand what fees and costs you are paying. Additional information about our fees may be found under Item 5 of our Form ADV Part 2A Firm Brochure, which is available at www.adviserinfo.sec.gov

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. Here are some examples to help you understand what this means.

- Our fees are based on AUM, we have an incentive to encourage you to maintain or increase assets under our management. We address these conflicts through disclosures and compliance oversight. Our professionals are compensated based on the revenue the firm earns from advisory fees, which is linked to the amount of client assets they service.

More detailed information about our fees and conflicts is included in our Form ADV Part 2A, particularly Items 6,10, 11, 12, 14 and 17 available at: www.adviserinfo.sec.gov

Ask your financial professional. 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 upon a salary not commissions.

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 research us and our financial professionals.

Questions to Consider: *As a financial professional, have you faced any disciplinary actions? If so, what were they? Do you or your financial professionals have a legal or disciplinary history?*

For additional information about our advisory services, please review our Form ADV Part 2A (Firm Brochure), available at www.adviserinfo.sec.gov and/ contact our Chief Compliance Officer Catalina Rey at catalina@brlawgrp.com or at 786 702 0078 to request a copy of this Relationship Summary.

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?*