

Introduction

Our firm, B.Side Investments LLC is an investment adviser registered with the Securities and Exchange Commission. 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?

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee. Our firm provides Portfolio Management services to retail investors. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm generally does not require a minimum account balance but we do recommend clients maintain a minimum balance of \$500,000.

Additional information about our advisory services is located in Item 4 of our ADV 2A 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 fees will I pay?

You will be charged an ongoing monthly fee based on the value of the investments in your account. Our maximum annual fee is 1.5% for Portfolio Management services. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. In addition to the advisory fee outlined in Item 5 of this brochure, our firm may charge a performance fee of up to 20% of the net profits (i.e., profits after deducting the management fee) generated from the client's account for the prior period. This performance fee is applied only if the net profits in the client's account(s) exceed the performance level of the previous year, also known as the "high-water mark". Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In certain cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

In certain instances our firm will recommend that clients utilize margin loans against their portfolio. It is important to note that our firm's advisory fee is charged on the gross value of the assets including both the clients actual assets and the margin balance. It is further important to note that in order to mitigate conflicts of interest, our firm will only charge an advisory fee on the margin balance if the interest rate on the margin balance in addition to our advisory fee maintains a positive carry. (Yield on Pledged Assets > margin balance interest rate + Advisory Fee).

The broker-dealer that holds your assets charges a transaction fee when we buy or sell certain investment products for you. You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time.

Form CRS – Client Relationship Summary**March 2025**

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 located in Item 5 of our ADV 2A brochure, which is available online at <https://adviserinfo.sec.gov/>

Questions to Ask Us:

- Help me understand how 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 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:

When charging performance-based fees, our firm faces a potential conflict of interest, as we could earn higher fees from accounts with a performance-based structure compared to those with only an advisory fee. This creates a possible incentive to allocate better investment opportunities or prioritize trades for accounts that generate performance fees. To address this, our firm has implemented procedures to ensure fair treatment between performance-based and non-performance-based accounts. These accounts are regularly reviewed and compared to ensure that no undue favoritism is shown to performance-fee-paying accounts. If we detect consistent preferential treatment towards performance-based accounts, we will take corrective action on a case-by-case basis. This may include prioritizing trades for non-performance-based accounts where feasible, waiving or canceling performance fees, or, in extreme cases, terminating personnel involved in biased decision-making.

Additional information about our conflicts of interest is located in Item 6 of our Form ADV 2A, 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, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our financial professionals do not have legal and disciplinary history. Visit 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 kind 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 #333952. You may also contact our firm at 305-801-2263 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?