

Axient Investment Advisors, LLC

Form CRS (Customer Relationship Summary)

September 25, 2025

Axient Investment Advisors, LLC (“Axient,” “We,” or “Us”) provides the following personalized advisory services: Asset Management, Financial Planning and Financial Consulting. Axient is registered with the United States Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services differ, and it is important for retail investors to understand the difference. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our advisory services available to retail investors include but are not limited to discretionary and non-discretionary investment advisory services, financial planning, portfolio monitoring, retirement plan consulting, third-party advisory services, asset allocation services, and other consulting services.

Account Monitoring: If you open an advisory account with our firm, as part of our standard service, we will monitor your investments on an ongoing basis with account reviews conducted at least annually.

Investment Authority: We manage advisory accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your reasonable restrictions and guidelines in writing. In other investment advisory accounts, such as with third-party money managers, you grant investment discretion to another financial institution. We also offer, on occasion as accommodation, non-discretionary advisory accounts whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice from our firm that is provided on a non-discretionary basis.

Investment Offerings: We offer investment advice on a broad range of investments including, but not limited to, domestic equities, fixed income securities, mutual funds, exchange traded funds (ETFs), real estate investment trusts (REITs), annuities, structured products, and alternative investments.

Account Minimums and Requirements: Our programs generally require a minimum investment to open an account, which may be waived at our discretion. Minimums vary by program.

FOR MORE DETAILED INFORMATION ABOUT OUR ADVISORY BUSINESS AND THE TYPES OF CLIENTS WE GENERALLY SERVICE PLEASE SEE ITEMS 4 AND 7, RESPECTIVELY, IN OUR ADV PART 2A ON OUR REGULATORY INFORMATION AND DISCLOSURES PAGE AT WWW.AXIENTADVISORS.COM.

Conversation Starter

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?

What fees will I Pay?

This section summarizes the principal fees and costs associated with engaging our firm for investment advisory services. We typically charge an ongoing annual fee (sometimes referred to as an asset-based fee), paid monthly or quarterly. This fee is a percentage of the value of your account. You pay this fee even if you do not buy or sell investments during the billing period. The more assets you have in an asset-based fee account, the more you will pay us in fees. This creates an incentive to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts.

Hourly and Fixed Fees: We may also charge an hourly fee or fixed fee for additional services such as financial planning and consulting that are of limited duration or nature.

Clients pay additional fees and/or expenses: Examples of common additional fees and costs applicable to our clients are custodian fees, account maintenance fees, fees related to mutual funds and exchange-traded funds, transaction charges when purchasing or selling securities; and other product-level fees associated with your investments. If you participate in the third-party programs, your total fee will be comprised of advisory fees charged by the third-party manager in addition to our fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any money you make on your investments over time. Please make sure you understand the fees and costs you are paying.

FOR ADDITIONAL INFORMATION REGARDING OUR FEES PLEASE SEE THE FIRM'S FORM ADV PART 2A ITEM 5 BY VISITING OUR REGULATORY INFORMATION AND DISCLOSURES PAGE AT WWW.AXIENTADVISORS.COM.

Conversation Starter

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 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 you. Here are some examples to help you understand what this means. This summary does not identify all of our conflicts of interest.

Axient charges asset-based fees. The more assets in your account, the more you will pay us in fees. Thus, we have an incentive to encourage you to increase the assets in your account. Financial professionals are incentivized to recommend you transition your brokerage services account to an advisory account that will generate ongoing revenue. To the extent persons providing advice on behalf of our firm are registered representatives with a broker-dealer, or are licensed independent insurance agents, these persons receive compensation in connection with the purchase and sale of securities, insurance or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products to generate commissions.

FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS OF INTEREST PLEASE SEE THE FIRM'S FORM ADV PART 2A BY VISITING OUR REGULATORY INFORMATION AND DISCLOSURES PAGE AT WWW.AXIENTADVISORS.COM.

Conversation Starter

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 directly or indirectly compensated with a percentage of the advisory fees charged by us based on the amount of client assets they service, a percentage of hourly or fixed fees charged for planning and consulting, and for some, with equity ownership. Compensation earned by a financial professional presents a conflict of interest because the higher the value of the assets in the account the more compensation is earned.

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

Yes. You can go to Investor.gov/CRS for a free and simple search tool to research Axient and our financial professionals.

Conversation Starter

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

FOR ADDITIONAL INFORMATION OR TO REQUEST A COPY OF OUR FIRM BROCHURE OR THIS FORM, PLEASE VISIT OUR REGULATORY INFORMATION AND DISCLOSURES PAGE AT WWW.AXIENTADVISORS.COM, EMAIL US AT COMPLIANCE@AXIENTADVISORS.COM, OR CALL (256) 980-1723.

Conversation Starter

Who is my primary contact person? Is he or she a representative of an investment adviser?

Who can I talk to if I have concerns about how this person is treating me?