

Form ADV Part 3: Relationship Summary Cagr Finance LLC

Introduction

Cagr Finance LLC is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at <https://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?

Description of Services: Cagr Finance LLC offers Asset Management Services, which involves us managing and trading your designated account(s), to retail investors. Our services are available only on our website through our automated software and does not involve or include you collaborating directly with our employees. We will identify your investment goals and design a strategy to try and achieve your investment goals. As a standard part of our services, we continuously monitor your account(s) when providing asset management services and contact you at least annually via email to remind you to retake the onboarding questionnaire through the interactive website. The results of the questionnaire and your actions through the interactive website will determine allocations across investment models. We are reasonably available to consult with you through our interactive website regarding the status of your accounts, or to direct you to where to find answers to your questions within the interactive website. The only restrictions you are able to impose on the management of your accounts would be the result of the onboarding questionnaire. Changes to client portfolios must be determined by the underlying algorithm we are using. For more information, please see **Item 4** of our **Form ADV Part 2A**. Asset management services are provided on a **discretionary** basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see **Item 16** of our **Form ADV Part 2A**.

We also offer a Research and Analytical Tools Service. While this service incorporates quantitative models and generalized commentary, clients of this service can tailor it to their individual client portfolios, watchlists, or preferences when used either on a stand-alone basis or combined with our asset management services. For more information, please see **Item 4** of our **Form ADV Part 2A**.

Limited Investment Offerings: We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: The minimum investment amount for establishing an account managed by Cagr Finance LLC is \$1,000. There are no minimums or conditions for the Research and Analytical Tools Service. All clients are required to execute an agreement for services to establish a client arrangement with Cagr Finance LLC.

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?*

What Fees Will I Pay?

Description of Principal Fees & Costs: Fees charged for our asset management services are based on a percentage of assets under management, billed in arrears on a monthly basis, and calculated based on the average daily balance of your account during the current billing period. The annual fee for asset management services will be 0.25%. While the standard fee applies to most clients, we reserve the right to negotiate fees on a case-by-case basis at our discretion, including offering discount rates for friends, family, or large accounts. The most common negotiating factors are the overall amount of assets under management and expectations for future deposits/contributions to an account. Because our fee is based upon the value of your account we have an incentive to recommend that you increase the level of assets

in your account. You will also incur other fees and expenses. The broker-dealer/custodian on your account (Interactive Brokers LLC) will charge you transaction fees for executing trades in your account. You will also be charged internal fees and expenses by the funds we invest within your account. Non-negotiable fixed fees are charged for the Research and Analytical Tools Service. Depending on the tier selected, fees range from “no cost” to \$225 annually. Fees can be paid either annually in advance or divided into monthly installment payments.

Additional Information: 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. For more information about the fees we charge and the other fees and expenses you will incur, please see **Item 5** of **Form ADV Part 2A**.

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?*

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?

Standard of Conduct: When we act as your investment adviser, we must 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 we provide asset management services, we will ask that you establish an account with Interactive Brokers LLC to maintain custody of your assets and to affect trades for your account. Our recommendation to use Interactive Brokers LLC is not based solely on your interest in receiving the best execution possible. We also recommend Interactive Brokers LLC because they provide us with research, products and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which save us money; however, these arrangements create a conflict of interest. See **Item 12** of our **Form ADV Part 2A** for more information about our arrangements with Interactive Brokers LLC. We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. This creates different conflicts. To understand how we address such conflicts, see **Item 11** of **Form ADV Part 2A**.

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

Additional Information: For more information about our conflicts of interest and the ways we are compensated, please see **Item 5** and **Item 10** of our **Form ADV Part 2A**.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment adviser representatives with a flat salary not dependent on the level of revenue they generate for the firm.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

Additional Information About Cagr Finance LLC

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on our website. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/337809>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 202-455-6725.

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?*