

Sharpe Advisors, LLC
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Customer Relationship Summary, September 2026

Introduction	Sharpe Advisors, LLC (the “Firm” or “we” or “us”) is registered with the 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. Free and simple tools are available to research firms and financial professionals at http://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 firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Brochure”). Our services include investment advisory services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. There are no material limitations to our monitoring. Unless your agreement with us states otherwise, we manage accounts on a discretionary basis, which means we accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion and any material limitations on such discretion (if any) are stated in your agreement with us. We offer advice on various publicly traded securities, exchange-traded funds, mutual funds, options and other derivatives, margin transactions, private funds and third party investment managers through separately managed accounts in accordance with your stated investment objectives. <i>For additional information</i>, please see Form ADV, Part 2A brochure (Items 4 and 5 of Part 2A) and other applicable documents. <i>Conversation Starters.</i> Ask your financial professional— • 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?	Clients will pay a management fee based on the amount of assets under management. The fees are charged and collected on a monthly basis in arrears, based on the average daily balance of the assets in the account during the billing period. The fee for investment management services will be negotiated with the client. For clients who do not meet the definition of “qualified purchaser” as defined in section 2(a)(51)(A) of the Investment Company Act of 1940, the fee will typically range from 0.30% to 1.00% per annum. The fee rate is generally lower for clients with higher volume of assets under management but can be higher if additional services are, or are expected to be, provided to the client by Sharpe. In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties. These additional charges may include investment management fees charged by third party managers, securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, margin and other borrowing costs, charges imposed directly by a mutual fund or ETFs in a client’s account as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), fees and expenses charged by private funds as disclosed in the fund’s offering documents, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. 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. <i>For additional information</i>, please see FormADV, Part2A brochure (Items 5 and 6) and other applicable documents. <i>Conversation Starter.</i> Ask your financial professional— • 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 is an example to help you understand what this means. • We charge an asset-based advisory fee. This creates a conflict of interest because the more assets you place under our management, the more you will pay us, giving us an incentive to encourage you to increase the assets in your account. • We may recommend other professionals to provide services to you and, in some cases, receive a referral fee from the professional we recommend. This creates a potential conflict of interest because the compensation gives us an incentive to recommend that professional over another provider. Conversation Starter. Ask your financial professional— • How might your conflicts of interest affect me, and how will you address them? For additional information, please see Form ADV, Part 2A brochure and other applicable documents.
How do your financial professionals make money?	Our financial professionals are compensated through a salary and may also receive equity interests in Sharpe's parent company. The equity compensation creates a conflict of interest because our financial professionals have a financial interest in the success and profitability of Sharpe and its parent company.
Do you or your financial professionals have legal or disciplinary history?	No. Neither we, nor any of our financial professionals, have legal or disciplinary histories. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. Conversation Starter. Ask your financial professional— • As a financial professional, do you have any disciplinary history? For what type of conduct?
	For additional information about our services, You can find additional information about our advisory services in our Form ADV 2A Brochure. You can request an up-to-date copy of this relationship summary by calling 908-455-0600. Conversation Starter. Ask your financial professional— • 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?