

KRISTAL ADVISORS (SG) PTE. LTD
Relationship Summary – April 12, 2026

Kristal Advisors (SG) Pte. Ltd. is registered with the U.S. Securities and Exchange Commission (the “SEC”) as an investment adviser. The services and fees of investment advisers differ from those of broker-dealers, and it is important for you, as a retail investor, to understand those differences. Free and simple tools are available to research firms and financial professionals at the SEC’s investor education website, [Investor.gov/CRS](https://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?

We offer financial planning and advisory services to retail investors, including high net worth retail investors:

- **Portfolio Monitoring.** We conduct a quarterly assessment to ensure your portfolio aligns with your financial objective in current market conditions. Portfolio monitoring is part of our standard services.
- **Investment Authority:** We have discretionary investment authority over your portfolio, but within the pre-agreed parameters that are reflected in your documented risk profile, sophistication level, and investment objectives. Typical limits and conditions placed on discretionary authority include: risk and return boundaries; product and asset-class restrictions; diversification and concentration limits; and risk-control constraints.
- **Limited Investment Offerings:** We do not offer or advise solely on proprietary products, nor do we offer a limited menu of products or types of investments.
- **Account Minimum and Other Requirements:** Our clients generally meet a minimum balance requirement of \$100,000. However, the minimum may vary depending on the executing broker or custodian and the services provided. We also reserve the right to accept lower amounts, aggregate related household accounts to meet minimum requirements, or establish higher minimums where required by a particular investment strategy, broker, or platform.

Additional Information: Please refer to Items 4, 7, 13 and 16 of our Form ADV 2A brochure for more information about our services.

Conversation Starters: Ask your representative the following questions.

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 those qualifications mean?

What fees will I pay?

You pay us an annual asset-based fee calculated as a percentage of assets under management which we refer to as an “advisory fee.” We charge the advisory fee monthly. The advisory fee presents a conflict of interest because it creates an incentive for us to encourage you to increase the assets in your account. The more assets you have in your account, the more you pay in advisory fees.

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. Please refer to Item 5 of our Form ADV Part 2A brochure for a complete fee schedule.

Conversation Starter: Ask your representative the following question.

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 may receive rebates, commissions, or other forms of compensation from fund managers, product issuers, distributors, or other third parties in connection with client investments in mutual funds, collective investment schemes, hedge funds, structured products, or similar investment products recommended or selected for client accounts.

Additional Information: Please refer to our Form ADV Part 2A Brochure for more information about potential conflicts of interests and how we work to mitigate them.

Conversation Starter: Ask your representative the following question.

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

How do your financial professionals make money?

We pay our financial professionals a combination of a fixed salary and performance-based compensation that we award through an employee stock ownership plan (ESOP).

Because the ESOP value increases when our profitability increases, a potential conflict of interest exists in which our financial professionals have the incentive to recommend strategies that could increase our value. We have policies in place to help ensure that they provide advice solely in your best interests.

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters: Ask your representative the following questions.

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

For additional information on KASG's financial planning and advisory services, please visit <https://www.kristal.ai/>. To request up-to-date information or a copy of the relationship summary, please call KASG at +65-83030874 or email at shruthi@kristal.ai.

Conversation Starters: Ask your representative the following questions.

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?