



Client relationship summary

Edyn Financial Inc. | Form ADV Part 3 | 27 August 2026

Introduction

Edyn Financial Inc. is registered with the Securities and Exchange Commission 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 [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 investment advisory services to retail investors. We manage a portfolio of exchange traded funds for you on a discretionary basis, which means we buy and sell investments in your account without asking you first. You give us that authority in our advisory agreement and you may end it at any time by closing your account.

Everything happens through our website and mobile application. You answer questions about your finances and your comfort with your account value moving up and down, and our software builds and manages your portfolio from your answers. Our software monitors your account and adjusts it on an ongoing basis. We expect to trade more often than a traditional adviser that rebalances periodically.

No person at our firm advises you. We do not hold meetings or calls about your investments. Our customer service team can help with your account but cannot answer questions about your money or the markets. Those questions are answered inside the app.

You cannot choose your own investments, exclude an investment, or place limits on how we manage your account. We do not offer financial planning, tax advice, or advice about debt. We have no minimum account size, but please read the fee section below, because our minimum fee costs a small account a much larger percentage. We have not yet begun operations and currently have no clients.

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 do these qualifications mean?

For more detail, see Items 4, 7, 8, and 16 of our Form ADV Part 2A brochure.

What fees will I pay?

We charge 1.00 percent of the assets we manage for you each year, billed monthly after the fact. Each month we calculate one twelfth of one percent of your average daily balance. We also have a minimum annual fee of \$35.88, charged as \$2.99 a month. You pay whichever of the two is larger for that month, never both. The two are equal at a balance of \$3,588. Below that, the minimum applies and costs you a higher percentage. On a \$1,000 balance held all year, the \$35.88 minimum is about 3.59 percent.

Because we are paid a percentage of your assets, the more assets you have with us the more we are paid. That gives us an incentive to encourage you to add money to your account. We take our fee directly from your account at the custodian.

You also pay costs we do not receive. The exchange traded funds in your portfolio charge their own fees and expenses, which come out of the fund and are on top of our fee. The custodian may charge you for things like transfers and wires. Trading carries small regulatory and exchange fees. You may owe tax on gains, and frequent trading can create more taxable gains than a portfolio that trades rarely.

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.

ASK US

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?

For more detail, see Item 5 of our Form ADV Part 2A brochure.

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.

- We are paid a percentage of what you have invested with us, so we make more when your balance is larger. That gives us a reason to want you to add money and to keep it with us.
- Our minimum fee means a very small account costs you a much higher percentage than a larger one, and we still earn that minimum even when the percentage fee would be lower.
- Our founder also runs a separate venture studio. It is not an investment business, it receives nothing from you, and it has no part in how your account is managed.

We do not sell products, do not earn commissions, do not accept payments from fund companies, and do not get paid for referrals.

ASK US

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

For more detail, see Items 10, 11, 12, and 14 of our Form ADV Part 2A brochure.

How do your financial professionals make money?

Our founder is compensated through his ownership of the firm rather than by salary, commission, or bonus. Nobody at our firm is paid for selling you anything, for the investments chosen for your account, or for how much you trade. Nobody is paid more for putting you in one investment over another.

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

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

ASK US

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

Additional information

You can find more information about our services and request an up to date copy of this relationship summary at growedyn.com, or by writing to gardeners@growedyn.com. You can also find our Form ADV, including this summary and our brochure, at adviserinfo.sec.gov by searching our firm CRD number 342781. There is no cost for a copy.

ASK US

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Whom can I contact if I have concerns about how this person is treating me?

Exhibit Summary of material changes

This exhibit is provided under General Instruction 9 to Form CRS. It summarises the material changes made to the Edyn Financial Inc. client relationship summary dated 27 August 2026 against the previous version. This exhibit does not form part of the two page relationship summary.

SECTION	WHAT CHANGED
Services	The description of our services has been rewritten. We previously described a service that included help paying down consumer debt, delivered in part through an outside payment processor. We no longer offer any debt related service. We now provide only discretionary management of a portfolio of exchange traded funds, delivered entirely through our website and mobile application.
Services	We now state clearly that no person at our firm advises you, that we hold no meetings or calls about your investments, and that our customer service team cannot answer questions about your money or the markets.
Services	We now state that you cannot choose your own investments, exclude an investment, or place limits on how we manage your account.
Services	We now state that we have not yet begun operations and currently have no clients.
Fees	Our fee has changed. We previously charged a flat subscription of \$9.99 per month. We now charge 1.00 percent of assets under management each year, billed monthly after the fact, subject to a minimum annual fee of \$35.88 charged as \$2.99 a month, with you paying whichever is larger and never both. This changes both how much you pay and how it is calculated.
Fees	We now explain that the minimum fee costs a small account a much higher percentage, and we give the \$1,000 example.
Fees	We now describe the costs you pay that we do not receive, including fund expenses, custodian charges, transaction fees, and tax on gains, and we note that frequent trading can create more taxable gains.
Conflicts	We now disclose that our minimum fee earns us that amount even when the percentage fee would be lower, and we disclose that our founder runs a separate venture studio outside the firm.
Compensation	We now explain that our founder is compensated through ownership of the firm rather than by salary, commission, or bonus.