

Stax Labs LLC (“Stax,” “we,” “us,” or “our”) 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

We provide our services through an automated online platform. Our answers to each “conversation starter” question in this summary are available at staxlabs.org/crs.

What investment services and advice can you provide me?

We offer automated, software-based investment advisory and portfolio management services to retail investors through our online platform. Based on the information you provide about your investment objectives, time horizon, risk tolerance, financial circumstances, and preferences, our software generates personalized investment strategy recommendations. You can research and compare strategies, run hypothetical historical tests (“backtests”), and try a strategy in a simulated (paper) account before investing real money. If you approve a strategy, enter into our investment advisory agreement, and connect a supported brokerage account, we will manage that strategy for you.

Monitoring: As part of our standard services, our software monitors managed strategies on a recurring basis, generally at least once each trading day, subject to your strategy settings, market hours, system availability, and brokerage connectivity. We do not assign a human adviser to review your account.

Investment authority: We manage accounts on a discretionary basis. Our discretionary authority begins when you sign our advisory agreement and activate a strategy for management, and it lasts until you deactivate the strategy or terminate the agreement. Our authority is limited to buying and selling securities within your approved strategy, investment universe, and restrictions. We cannot withdraw or transfer your assets or choose your broker.

Limited investment offerings: Our advice is limited to U.S. exchange-listed stocks and exchange-traded funds (ETFs). We do not provide a comprehensive financial plan or advice about every type of investment.

Account minimums and other requirements: We do not require a minimum account size, but you must have sufficient funds in your connected brokerage account to implement your selected strategy, and your broker may impose its own requirements.

For additional information, see Items 4, 7, 8, 12, 13, 15, and 16 of our Form ADV Part 2A, available at adviserinfo.sec.gov and staxlabs.org.

CONVERSATION STARTERS — 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?”

What fees will I pay?

We charge **flat subscription fees** rather than a percentage of the assets we manage. Our plans are Free (\$0), Pro (\$19.99 per month or \$190 per year), and Elite (\$49.99 per month or \$480 per year). Fees are billed in advance, monthly or annually, through a third-party payment processor and are not deducted from your brokerage account. Different tiers provide different platform capacity, features, and eligibility for real-money portfolio management. Because we are paid through subscriptions, you pay the same fee regardless of how much you use the platform and regardless of how your investments perform, and we have an incentive to encourage you to subscribe, stay subscribed, and upgrade to higher-priced tiers.

Other fees and costs: You will also pay fees and costs charged by third parties, including brokerage or transaction charges, regulatory and exchange fees, account transfer fees, margin interest (if applicable), and the internal expenses of the ETFs you hold. We do not receive any portion of these amounts.

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 additional information, see Item 5 of our Form ADV Part 2A.

CONVERSATION STARTERS — 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?”

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.

Subscription revenue: We make money from subscription fees, so we earn more when you sign up for, keep, and upgrade paid plans — including the tiers that provide eligibility for real-money portfolio management. This gives us an incentive to encourage you to purchase and maintain higher-priced subscriptions.

Personal trading: Our owners and employees may invest in the same securities our platform recommends to you, which creates an incentive to use information about client strategies and trading for their own benefit; our Code of Ethics requires them to report their personal trades.

We do not sell proprietary investment products, receive payments from third parties for recommending investments, participate in revenue sharing, or trade with you as principal. **For additional information about our conflicts of interest, see Items 5, 10, 11, 12, and 14 of our Form ADV Part 2A.**

CONVERSATION STARTERS — ASK US:

“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 the principals and employees who operate our firm and platform. They are compensated through salaries and their ownership interests in the firm — not based on the amount of client assets they service, the products sold, sales commissions, or the trading activity in your account. Because our owners benefit when the firm’s subscription revenue grows, they have an incentive to increase subscriptions and upgrades.

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.

CONVERSATION STARTERS — ASK US:

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

Additional Information

You can find additional information about our investment advisory services in our Form ADV Part 2A, available at adviserinfo.sec.gov and staxlabs.org. To request up-to-date information or a copy of this relationship summary at no charge, call us at (607) 319-2680 or email team@staxlabs.org.

CONVERSATION STARTERS — ASK US:

“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?”