



# Form CRS: Customer Relationship Summary

## Introduction

Osaic Advisory Services, LLC, also doing business as Osaic Advisors (“OAS”, “we”, “our”, 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 [investor.gov/crs](https://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 services include but are not limited to discretionary and non-discretionary investment advisory services (including investment portfolio monitoring, financial counseling, review of accounts, and securities research), “wrap fee” programs (an account where no separate transaction charges apply and a single fee is paid for advisory services and trading costs), third-party advisory services, retirement plan consulting services and products, consulting services, and financial planning. As part of these services, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account, meeting with you at least annually.

For our discretionary services, you give your financial professional or an investment manager you select the authority to buy and sell securities, either absolutely or subject to certain restrictions, without having to obtain your prior consent to each transaction. For our non-discretionary services, you make the ultimate decision regarding the purchase and sale of investments in your account. Investment advice may be provided to you regarding asset allocation, investment portfolio construction, investment selection, or other services as agreed upon by both parties, and there may be limitations on investment offerings based on the advisory program you select. The advisory services may also have account/investment minimums, which are further detailed in OAS’ Form ADV, Part 2A brochure. Our investment advice only covers investments that are allowed according to the terms of the advisory program. Other firms could provide advice on a wider range of investment choices, some of which might have lower costs.

For Additional Information	Conversation Starters
Visit <a href="https://osaic.com/AdvisoryServices">osaic.com/AdvisoryServices</a> or see OAS’ Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1) and other applicable documents.	Ask your financial professional: <ul style="list-style-type: none"><li>• Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?</li><li>• How will you choose investments to recommend to me?</li><li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li></ul>

## What fees will I pay?

For most advisory services, you will pay an ongoing fee based on the value of cash and investments in your advisory account. The greater the value of cash and securities in your advisory account, the more you will pay in fees, and OAS therefore has an incentive to encourage you to increase the value of the assets in your account. The amount paid to OAS and shared with your financial professional does not vary based on the type of investments selected on your behalf. The asset-based fee will be deducted from your account and thus reduces the value of your account.

For wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees are typically higher than non-wrap advisory fees. For non-wrap fee programs, you will pay asset-based fees for investment advice, but you will also pay separate transaction fees. Some investments (such as mutual funds and variable annuities) impose additional ongoing fees that will reduce the value of your investment over time. For financial planning and consulting services, the fees will be agreed upon between you and your financial professional. Some fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the value of assets in your account. For additional details on how fees are calculated, refer to your investment advisory agreement, OAS’ Form ADV, Part 2A brochure and other applicable disclosures specific to your advisory account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any appreciation in value your investments over time. Please make sure you understand what fees and costs you are paying.

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## 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 acting 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.

- Indirect Compensation and Revenue Sharing occurs for certain investments where a manager or sponsor of those investments shares with OAS some of the revenue it earns on those investments. Compensation is derived from packaged products, retirement plan partners, third party managers, and collateralized lending partners ("Strategic Partners"). Please see [osaic.com/AdvisoryServices](https://osaic.com/AdvisoryServices) for additional detail on these sources of compensation and the associated conflicts of interest.
- Products or services which provide revenue to OAS could indirectly provide incentives to financial professionals to recommend such products over similar products or services which do not provide revenue to OAS or your financial professional.

It is important to note that while OAS will take reasonable care in developing and making recommendations to you, securities involve risk, and you may lose money. There is no guarantee that you will meet your investment goals, or that any investment strategy recommended by your financial professional, OAS will perform as anticipated. Please consult the available offering documents for any security OAS recommends for a discussion of risks associated with the product. We can provide those documents to you or help you to find them.

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## How do your financial professionals make money?

Our financial professionals can offer various types of advisory programs, platforms and services, and can earn more, or less, depending on the type of service, program or platform we recommend and that you select. Our financial professionals are also compensated in a variety of ways, and the compensation can be based on factors such as: the value of client assets they service; the time and complexity required to meet a client's needs; or revenue OAS earns from the financial professional's advisory services.

In their day-to-day businesses, it is not uncommon for financial professionals to face decisions about whether a particular action or circumstance constitutes a conflict of interest. While many conflicts can be avoided, there are some conflicts that are unavoidable. Since financial professionals are compensated for the services they provide, this presents an inherent conflict of interest.

Financial professionals have conflicts of interest beyond those described above, including the potential to receive loans, expense reimbursement, and incentives for adding assets to our platforms, as well as non-cash compensation in the forms of gifts, meals, and entertainment (subject to applicable regulation). Those financial professionals will disclose, when appropriate, any additional material conflicts of interest no later than the time of a recommendation to you.

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

- Yes. Visit [investor.gov/crs](https://investor.gov/crs) for a free and simple search tool to research to OAS and our financial professionals.

Conversation Starters
Ask your financial professional: <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>

## Additional information

- For additional information about our services, please visit [investor.gov](https://investor.gov), BrokerCheck ([brokercheck.finra.org](https://brokercheck.finra.org)), our website ([osaic.com/AdvisoryServices](https://osaic.com/AdvisoryServices)), and, if applicable, review your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, available on [investor.gov](https://investor.gov), or on our website ([osaic.com/AdvisoryServices](https://osaic.com/AdvisoryServices)), and any brochure supplement your financial professional provides. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling us at (888) 713-6442.
- To report a problem to the SEC, visit [investor.gov](https://investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call (301) 590-6500. If you have a problem with your investments, account or financial professional, contact us in writing at Osaic Advisory Services, LLC, 2300 Windy Ridge Pkwy, Suite 750, Atlanta, GA 30339.

Conversation Starters
Ask your financial professional: <ul style="list-style-type: none"> <li>• 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?</li> </ul>

Investment advisory services offered through Osaic Advisory Services, LLC a registered investment adviser. Osaic Advisory Services, LLC is separately owned and other entities and/or marketing names, products, or services referenced here are independent.

## **Exhibit A**

### **Form CRS – Customer Relationship Summary**

**Osaic Advisory Services, LLC**

**March 28, 2024**

#### ***Summary of Material Changes***

- Triad Hybrid Solutions, LLC has been rebranded with the firm's new legal name, Osaic Advisory Services, LLC. Global changes were made throughout the Form CRS to reference the new firm name.
  - We have prepared a separate Form CRS relationship summary for Osaic Advisory Services, LLC ("OAS"). Previously we provided a combined Form CRS containing information about OAS, with our affiliate Triad Advisors, LLC. No changes have been made to any substantive information regarding OAS, the services, fees, conflicts and standard of conduct applicable to our advisory services.
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