

Form ADV Part 3 – Client Relationship Summary

Date: 12/16/2024

Item 1: Introduction

Allio Advisers LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: “robo” portfolio management through an online interface. Robo-advisory portfolio management accounts are not reviewed by us, save for automated allocation revisions. Clients are encouraged to update any changes in their objectives, risk tolerance, or other pertinent information. Our firm offers discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. We generally limit its investment advice to equities and ETFs. Our firm has a minimum account size of \$500. Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

Questions to 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?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? You will pay an annual management fee that is based on the amount of assets we are managing. This advisory fee will range between .15% of assets to .65% of assets. Fees are withdrawn directly from the client’s accounts with client’s written authorization on a monthly basis in arrears. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. **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 also see our [Brochure](#) for additional details.

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

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. Our affiliated broker-dealer (Allio Markets LLC) is compensated via Payment For Order Flow when they route customer orders to execution venues. We have a conflict in that we prefer more orders be routed for our affiliate to earn money.

- Please see our Brochure for additional details.

Questions to 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 receive salaries and are not compensated through commissions. Since we charge advisory fees based on the amount of assets we manage, we have an incentive to encourage you to add funds to your account. Please also see Item 9 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/317938> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 850-324-0990.

Questions to 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?

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Exhibit A - Summary of Material Changes

Since our last update to Form CRS dated December 17, 2021, we have made the following material changes:

- We no longer offer Wrap Fee services
- We no longer charge a monthly flat fee
- We added a minimum account size to open an account
- We added a new fee which is an annual management fee
- We added a disclosure regarding our affiliated broker-dealer who receives compensation in the form of Payment for Order Flow