



FORM CRS

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH PANORAMIC INVESTMENT ADVISORS, LLC.

March 22, 2024

ITEM 1 – INTRODUCTION

Panoramic Investment Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as a registered investment adviser (RIA). Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides 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 offers investment advisory services on a discretionary basis. In a discretionary account, you have granted investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without first consulting you. You may limit your Financial Professionals discretion, by imposing reasonable restrictions on investing in certain securities or groups of securities. If deemed appropriate for you, our Firm will recommend utilizing an independent SMA sub-advisor to aid in the implementation of investment strategies for the client's portfolio. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of our Firm's standard advisory services. In addition, we offer financial planning and consulting services to our clients. Financial Planning services are in conjunction with our investment management services. Our Firm does not require a minimum dollar value of any account to which it provides investment advisory and financial planning services. We also provide consulting services and general investment recommendations, on a limited basis to our clients. Under a consulting agreement, you will be required to select your own investment managers, custodian, and/or insurance companies for the implementation of consulting recommendations.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEMS 4, 7, 8, 13 & 16

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ 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?

As compensation, our Firm receives a fee for providing investment advisory services for your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our maximum annual investment advisory fee is 1.75%, billed in advance on a quarterly basis based on market value. You pay this fee even if your Financial Professional does not buy or sell investments. SMA fees and billing methods are outlined in each respective SMA's Brochure and Advisory Contract. You pay an ongoing fee directly to the SMA based upon a percentage of your assets under management with respect to each SMA. The more assets in your advisory account, the more you pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. The custodian can charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. 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 MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ 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 advisor, 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. 1) Asset-based fees

present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. c) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). d) Advising you to take a margin position in your managed account and charging fees on the margin balance. 2) Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. Please note that you always have a right to choose services and products from our affiliated entities or any other firm that provides similar services and products. 3) Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. 4) Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ How do your conflicts of interest affect me, and how will you address them?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or income based on the recommendations provided by our Financial Professionals. Therefore, if you pay asset-based fees, our Financial Professionals have an incentive to recommend that you increase your assets under management with us because it will increase their compensation. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance programs. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts of interest.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5, 10, 11, 12, & 14

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our Financial Professionals.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 290770. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 303-691-1808.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

MATERIAL CHANGES SINCE LAST FILING

On March 22, 2024 the Firm reviewed Form CRS for annual amendment. No material changes to report.