

Form ADV Part 3 – Client Relationship Summary

Date: 12/20/2023

Item 1: Introduction

Silo Financial 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 robo-advisory services where our algorithm reviews your financial profile and creates suitability scores to the investments available on the platform. Robo-advisory accounts are not reviewed by us, save for client information reviews. Clients are encouraged to update any changes in their objectives, risk tolerance, or other pertinent information on our app. Our firm offers non-discretionary services, and the retail investor makes the ultimate decision regarding the purchase or sale of investments. Currently, we exclusively offer corporate and government bonds on the platform. Our firm does *not* have a minimum account size. 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? The amount of assets under management in your Silo account does affect the fee that you pay. Accounts with less than \$3,000 in assets will not be charged any fee. Beyond that, customers will pay \$10/month for any month in which assets in an account are greater than or equal to \$3,000. Robo-advisory portfolio management fees are withdrawn directly from the client's accounts on a monthly basis with client's written authorization at the point of sign up. Fees are paid 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](#).

While Silo does not offer these, some investments (e.g., mutual funds, variable annuities, etc.) 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.** Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. **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.

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?

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. Since we collect revenue from you using the platform, we have an incentive to bring you to use the platform. However, we do not benefit from any increase in assets you have in our account above \$3,000. Additionally, since our fixed fee remains the same regardless of the amount of work we perform for you, we do not benefit when we complete greater amounts of work.

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? Primarily, Silo collects revenue when you use our platform because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 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](https://adviserinfo.sec.gov/firm/summary/324307) available at <https://adviserinfo.sec.gov/firm/summary/324307> 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 support@silomarkets.com.

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?