

# SyntheticFi

**SyntheticFi LLC** (“SyntheticFi”) is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services, via the internet. Brokerage and investment advisory services and fees differ and it is important for you to understand the 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?

SyntheticFi is a robo-adviser that offers investment advisory services to retail investors (“you”). We offer portfolio management services on a discretionary basis through our interactive website. This means that we have the authority to buy/sell assets within your account, the amount of the assets to be bought or sold, and the time/brokerage used for these assets to be bought or sold. You grant us this authority through signing our investment advisory agreement. Based on your suitability, SyntheticFi will limit the size and term length of your potential positions.

SyntheticFi is built to help sophisticated individual investors, as well as RIAs, implement a box spread option strategy to borrow against their securities as an alternative to margin loans and securities-based line of credit. Clients like yourself use our software to manage the strategy for a customizable box size and option expiration date, and to trade new options when the existing options expire.

Our service includes a website through which you can implement a box spread option strategy to borrow against securities that you already own. We personalize your investment approach by offering and recommending various sizes of the strategy and term lengths to trade in, based on a questionnaire where we ask you about your risk appetite, experience with certain types of assets, investment objective, requested position amount/term, and income/net worth.

Using our algorithms, we will monitor your accounts periodically to ensure that your investments are suitable compared to the suitability questionnaire you completed during onboarding, and will inform you if your investments are in conflict with the answers you’ve stated in your onboarding questionnaire.

We offer advice with respect to only the box spread options strategy as a borrowing tool.

For more detailed information about our services, please see Items 4.A. and 5 of our Part 2A “Brochure”.

### Conversation Starters

- 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?

You will pay a flat monthly fee of no more than \$200, which does not include transactional costs incurred related to the buying and selling of securities. This fee is charged monthly in advance.

Fees will be invoiced and billed directly from your advisory account. This means that when we charge fees, the assets in your account will decrease. You pay our fees even if you do not have any transactions.

*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 detailed information about our fees and costs, please see our Brochure, otherwise known as our Form ADV Part 2A*

#### Conversation Starters

- 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.

#### Conversation Starters

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

### **How Do Your Financial Professionals Make Money?**

Our IARs are compensated by fixed salary, stock options, restricted and unrestricted stocks.

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### Conversation Starters

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

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/330200> 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@syntheticfi.com](mailto:support@syntheticfi.com)

#### Conversation Starters

- 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?