

Arbion Limited

Client Relationship Summary (Form CRS) – 31 December 2023

Item 1: Introduction

Arbion Limited ("Arbion," the "Firm," "we," "us") is registered with the U.S. Securities and Exchange Commission as Investment Advisor. Arbion Limited is authorized and regulated by the Financial Conduct Authority ("FCA") to undertake Investment Management services. It is important for you, as a retail investor, to understand that the services and fees of investment advisers are different than the services provided and fees charged by a broker-dealer. 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 investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We are an experienced wealth management firm and offer discretionary and non-discretionary investment management services to retail investors (this means that we make the day-to-day investment decisions on your behalf), we require you to sign a written investment management agreement with us to allow us to provide this service to you. As part of the service, we monitor client portfolios on an ongoing basis and provide you with a performance report every month. Depending on the strategy, we typically use the following types of securities in our ongoing management: direct equity, fixed income, exchange traded funds ("ETFs"), mutual funds, alternative investments (such as hedge funds), and money market funds and cash. We determine that your strategy remains appropriate to you based on your risk appetite and investment objectives. Additionally, we have full discretionary authority of the accounts we manage, however, certain client-imposed conditions may limit our discretionary authority, such as where the client prohibits transactions in specific sectors. We generally require a minimum of \$5,000,000 to open or maintain an account. We may reduce or waive the account minimum requirements at our discretion, and existing clients may be maintained at lower minimums.

For additional details regarding the types of investment services and advice available to you, please see Item 4 and Item 7 of our Form ADV Part 2A at the following link: adviserinfo.sec.gov/firm/summary/155663

Conversation Starter:

- *Given my financial situation, should I choose a discretionary investment management service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including licenses, education and other qualifications? What do these qualifications mean?*

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

What fees will I pay?

We charge management fees based on a percentage of the value of the assets held in your account. Generally, our investment management fees are charged on a tiered basis and are withdrawn from the clients account, quarterly in arrears. Additionally, clients will pay brokerage commissions, transaction charges, custody fees, transfer fees, and other similar charges that are incurred in connection with transactions for a client's account and are charged directly by the service provider (these fees are not paid to Arbion). Depending on the value of your account with us, our annual management fees typically range from 0.50% - 0.80%. Generally, management fees in value will increase as the value of the assets in your account increases however the percentage fee charged decreases as the value of the portfolio increases. This may create a conflict of interest, as the more assets that are in your account, the more you will pay in fees, so we could have an incentive for you to increase the assets in your account. Arbion may also charge a performance fee (usually for Hedge Fund Portfolio's) on any annual outperformance of the portfolio on a high watermark basis. The "hurdle" rate is agreed in advance and in writing with the client.

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 regarding the fees and costs you are paying please see Item 5.E of our Form ADV Part 1 and Item 5 and Item 6 of our Form ADV Part 2A at the following link: adviserinfo.sec.gov/firm/summary/155663

Conversation Starter:

- *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 advisor? 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 interests 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 to you. Here are some examples to help you understand what this means:

- All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. We are compensated through asset-based fees and therefore there is an incentive to invest in more speculative investments to maximize fees.
- Clients may be on different fee structures (such as paying higher management fees, or a low management fee and an additional performance fees). There is an incentive to favor higher fee paying clients over others

Arbion does not prioritize one client over another when making investment decisions. Arbion mitigates any conflict as each portfolio is managed to a model and all investment decisions made by the Investment Committee are made at the model level. Investment decisions are then implemented across each client portfolio (based on the models) taking client restrictions into consideration.

For additional details regarding our potential conflicts of interest, please see Item 10, Item 11, and Item 12 of our Form ADV Part 2A at the following link: adviserinfo.sec.gov/firm/summary/155663

Conversation Starter:

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

How do your financial professionals make money?

All Arbion staff are paid via salary, discretionary bonuses (these may be awarded to those who have achieved a high level of service and have contributed to the growth and culture of the business), and retirement benefits. Factors taken into account when assessing the discretionary bonus element would include performance (financial where relevant), appraisals, client service, compliance, developing new areas of the business and collaboration.

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

No. Arbion nor its financial professionals have any legal or disciplinary history. For a free and simple tool to research us and our financial professionals go to Investor.gov/CRS.

Conversation Starter:

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

Additional Information:

For additional information regarding our firm or advisory services, please see visit the IAPD website to view a copy of our Form ADV. Retail investors can always find a copy of our Form CRS at www.arbionwealth.com or by calling the following phone number: +44 207 298 6060.

Conversation Starter:

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