

METRIC FINANCIAL, LLC.

CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)

APRIL 2023

Metric Financial LLC. ("Metric") is registered with the Securities and Exchange Commission ("SEC") as a broker-dealer and is also a member of FINRA and SIPC. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing. All recommendations regarding your brokerage investment will be made in a broker-dealer capacity.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer brokerage services by offering mutual funds, variable annuities, and private placements. We offer our services to accredited investors, retail investors, and institutional investors. We do not offer a full range of securities but limit our investment recommendations to the products above. Our business is limited to making recommendations associated with private placements for accredited investors. Metric does not have any minimum investment requirements; however, some private placements have a minimum investment amount which can vary by issuer and placement. Investment minimums, if any, will be listed in the private placement memorandum ("PPM") or similar offering documents. Only Accredited Investors may invest in Private Placements. When we make a recommendation, you make the ultimate decision regarding the purchase or sale of investments. You may accept or reject any recommendation we make. It is your responsibility to monitor your brokerage investments, and we encourage you to do so regularly. We do not commit to providing on-going monitoring of your private placement investments. Additional information about our services is available in our Best Interest Disclosure Brochure.

When considering our services, ask your financial professional:

- **Given my financial situation, should I choose a brokerage 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?

For brokerage services, you will pay transaction-based fees for trades you decide to enter, such as mutual funds in a direct account and annuity contracts. These transaction-based fees are generally referred to as a "commission," "sales load," "up-front sales charge" or "deferred sales charge." We receive both direct compensation (taken directly from your initial investment such as from front-end sales charge), and indirect compensation (paid in other ways such as trails). Compensation arrangements, and other third-party payments and benefits, may create a conflict of interest associated with our recommendations to you. You will pay certain fees (commissions and sales concessions) in connection with investing in a private placement/underwriting. The applicable fees will vary from offering to offering. That said, there are management fees, organizational and operating expense reimbursement, and profit participation/carried interest fees. In venture capital and private equity offerings, there can be stock acquisition costs. Where these fees apply, the more transactions you enter, the more compensation that we and your financial professional receive. This compensation creates an incentive for us to encourage you to invest with us. 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. Additional information about our fees is available on our Best Interest Disclosure Document and in the PPM or similar offering document.

When considering our services, 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 PROVIDING RECOMMENDATIONS AS MY BROKER-DEALER? HOW ELSE DOES THE FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we provide you with a recommendation, 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means. Metric primarily earns fees based on the amount invested. Therefore, we have a financial incentive to encourage you to invest in Private Placements we offer.

When considering our services, ask your financial professional:

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

Additional information about our conflicts of interest are available on our Best Interest Disclosure Brochure and in the PPM or similar offering document.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Registered Representatives earn a portion of the commissions and other transaction fees paid by the issuer or investment company to Metric. As commissions are based on a number of factors, so is the compensation paid to our Registered Representatives. For example, certain issuers pay higher commission rates than others. Employee bonuses may be paid based on the overall profitability of Metric.

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

Yes, visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

When considering our services, ask your financial professional:

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

ADDITIONAL INFORMATION

Additional information, including our most recent Relationship Summary is available upon request by calling your Registered Representative at 678-528-1151 to request up-to-date information and a copy of the Relationship Summary.

When considering our services, ask your financial professional:

- **Who is my primary contact person?**
- **Is she or he 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?**