



A Summary of Your Advisory Relationship with Farther Finance Advisors, LLC

Farther Finance Advisors, LLC is registered with the Security and Exchange Commission as an investment advisor. We are not a broker-dealer. Brokerage and investment advisory fees are different. One significant difference is that we do not receive any commissions for placing trades in your account. Please see www.Investor.gov/CRS which is an SEC-sponsored website that provides free and simple educational information about investment advisors, broker-dealers, and investing.

This form is intended to aid your understanding of the services Farther Finance Advisors, LLC offers and describe significant issues related to these services which you may find important. We have included "Conversation Starters" to encourage the discussion of subjects important to you. The first example is below:

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?*

The following provides answers to common questions that will assist you in deciding whether to become a client of a Farther Finance Advisors, LLC.

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 fees will I pay?

You will pay a fee for the advisory services we provide. We have two types of fees. The first is a flat monthly fee. You will pay \$1.00 a month for taxable accounts and \$2.00 a month for retirement accounts. This flat fee only applies to taxable or retirement accounts with \$5,000.00 or less in assets.

The second type of fee is an ongoing asset-based fee calculated by a percentage of your account's assets. You pay between 0.4 – 0.8% of assets under management for any account with over \$5,000 in assets. Any fees paid and the frequency charged will be agreed upon by you when you sign our investment advisory agreement.

If you pay an asset-based fee, the more assets there are in your account, the more you will pay in fees. This gives us an incentive to increase the assets in your account.

<p><i>What fees will I pay? (Continued)</i></p>	<p>You may pay other fees, depending on your account type. These fees may include custodian fees, account maintenance fees, transactional fees, and other ancillary fees.</p> <p>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.</p>	
<p><i>Conversation Starter</i></p> <ul style="list-style-type: none"> <i>How might your conflicts of interest affect me, and how will you address them?</i> 		
<p><i>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?</i></p>	<p>When we act as your investment adviser, we are required by law to put your best interests ahead of our own. This is called our "fiduciary duty." At the same time, the way we make money creates some conflicts with your interests. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. You should understand and ask us about these conflicts.</p>	
<p><i>How do your financial professionals make money?</i></p>	<p>Our financial professionals receive a salary and bonus based on their performance. Their performance is judged based on the quality of advisory service you receive. They are not paid a commission based on account activity.</p>	
<p><i>Conversation Starter</i></p> <ul style="list-style-type: none"> <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i> 		
<p><i>Do your financial professionals have legal or disciplinary history?</i></p>	<p>No.</p>	
<p><i>Conversation Starters</i></p> <ul style="list-style-type: none"> <i>Who is my primary contact person?</i> <i>Is he or she a representative of an investment advisor or broker-dealer?</i> <i>Who can I talk to if I have concerns about how this person is treating me?</i> 		
<p><i>Additional Information</i></p>	<p>For additional information please contact Chris Powers, our Chief Compliance Officer, at 415.827.7371 or by email at hello@farther.com. You may also visit our website at www.farther.com and the SEC's Investment Adviser Public Disclosure Website at www.adviserinfo.sec.gov.</p>	