

SIGNALERT ASSET MANAGEMENT, LLC

CLIENT RELATIONSHIP SUMMARY

JUNE 30, 2020

Signalert Asset Management, LLC (“SAM,” “we,” “us,” or “our”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

As described further below, we provide discretionary investment advisory services to managed account clients (“**Managed Accounts**”) and non-discretionary investment advice through our online investment newsletter entitled, “Systems and Forecasts” to paying subscribers (“**Subscribers**”).

Managed Accounts: For Managed Accounts, on an ongoing basis, SAM selects which areas of the stock and bond markets in which to invest, and how much to allocate to such investments. Subject to a client’s investment goals and guidelines, we may invest Managed Account assets in open-end mutual funds (both equity and bond), exchange-traded funds (“**ETFs**”), individual publicly traded stocks (common and preferred), bonds (Treasury, corporate, municipal) and in proprietary private investment funds managed by us (the “**Funds**” and each, a “**Fund**”). We regularly monitor your Managed Account to determine whether it is consistent with your investment goals and guidelines. The minimum account size for a Managed Account depends on the particular investment program but, generally, is not less than \$200,000.

Systems and Forecasts: Systems and Forecasts is published on a biweekly basis, 24 issues per year with weekly email market updates issued by SAM to Subscribers in between issues. Our investment recommendations to Subscribers, generally, are limited to liquid and available securities. Subscribers make the ultimate decision regarding the purchase or sale of any investments recommended by us. We do not monitor trading in Subscribers’ accounts. There is no minimum investment amount to become a Subscriber.

For additional information about our services, please see our Form ADV, Part 2A brochure (Items 4 and 7) at Signalert.com/FormADV.

Conversation Starters. *Ask us: Given my financial situation, why should I choose an advisory account? 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?

Managed Accounts: Managed Accounts pay us an ongoing asset-based management fee at the end of each quarter for our services, based on the value of the cash and investments in the account. The fees are negotiable and will vary based on the amount of assets in your account and on the complexity of the investment program. The more assets you have in a Managed Account, including cash, the more you will pay us. **We, therefore, have an incentive to increase the assets in your Managed Account in order to increase our fees.** You pay our fee quarterly even if we do not buy or sell in the quarter due to market factors.

Systems and Forecasts: Subscribers pay annual subscription fees, generally \$99 per year. This fee is occasionally reduced or eliminated during special promotions or at the discretion of SAM, and free trial subscriptions are available. If a Subscriber cancels his or her subscription before the end of the subscription period, he or she will receive a pro rata refund of the subscription fee based on the amount of time remaining in the period.

Other Expenses: In addition to SAM’s fees, your investment account will incur commissions, custodial fees, and other fees and taxes on brokerage accounts and securities transactions as applicable. Furthermore, variable annuities, mutual funds and ETFs invested in by you also charge certain fees and incur various expenses such as investment management fees, mortality and expense charges and/or brokerage and custodial charges as applicable. All such fees and expenses are in addition to the fees paid to SAM.

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 additional information about the fees and costs for our advisory services, please see our Form ADV, Part 2A brochure (Item 5) at Signalert.com/FormADV, your investment management agreement with SAM and/or and the offering memoranda of any Fund in which your Managed Account assets are invested.

Conversation Starters. 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. Here is an example to help you understand what this means.

- **Proprietary Products:** At times, we have a choice of recommending you invest all or a portion of your Managed Account assets in a Fund or continue to manage those assets separately as a Managed Account. The primary benefit of a Managed Account is that you can choose the trading parameters to be followed and the instruments to be utilized in accordance with your risk tolerance. In contrast, a Fund's trading parameters and instruments are pre-established by us, but a Fund generally permits trading of a wider array of instruments because of its increased size. If we believe that your assets would be better off in a Fund we may be conflicted to tell you that because of our fear that you may not remain a client because you prefer to be involved in establishing your account's trading parameters. Conversely, we may believe that your assets would be better off in a Managed Account but have an incentive to recommend a Fund because we receive higher management fees from the Funds. Nevertheless, notwithstanding these potential conflicts of interest, it is our policy always to advise you in a manner that we believe to be in your best interests.

Conversation Starter. Ask us: How might your conflicts of interest affect me, and how will you address them?

For additional information about these and other conflicts of interest, please see our Form ADV, Part 2A brochure at Signalert.com/FormADV.

How do your financial professionals make money?

Compensation includes a base salary and cash bonuses that depend on employee performance and, in some cases, on the management fees the company receives from the portfolios they oversee. Our professionals do not receive any compensation from sales commissions, nor do they have any incentive to recommend one investment product over another.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask us: As a financial professional, do you or your firm have a disciplinary history? For what type of conduct?

Additional information

For additional information on our advisory services, see our Form ADV, Part 2A brochure on our website Signalert.com/FormADV and any brochure supplement your financial professional provides. For up to date information or to obtain a copy of this Relationship Summary call us at (800) 732-0330.

Conversation Starter. 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?