

Aris Investing, LLC
Client Relationship Summary
March 23, 2026

Item 1: Introduction

Aris Investing, LLC is registered with the Securities and Exchange Commission as an Investment Advisor.

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.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We provide portfolio management services to retail investors and other financial advisors. We use model portfolios consisting primarily of equities and fixed income securities to invest your assets. We will continuously monitor your account on a regular basis with the assistance of a proprietary software. This software helps us adjust your portfolio to the model you have selected to suit your investment needs. You can elect to use our services on a discretionary basis, which means we will not seek your permission prior to trading your account. You can impose reasonable written restrictions on this discretionary authority. You can also elect to hire us on a non-discretionary basis which means you have the ultimate decision of when trades are placed in your account(s). There is no account minimum required to open or maintain an account with Aris Investing.

FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE ITEMS 4 AND 7 OF OUR FORM ADV PART 2A.

Ask us the following questions:

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?

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

What fees will I pay?

We charge you an annual advisory fee ranging from 0.05% to 0.75% of assets under management with us, billed quarterly in advance. This presents a conflict because the more assets you have with us, the more money we will make and we therefore have an incentive to increase the assets in your account. Fees vary based on the complexity of the investment strategy you choose with us, size of your account, and scope of the agreed upon relationship. While the only fees you will pay to Aris are the advisory fees, you will pay other fees such as custodial fees, account maintenance fees, fees related to mutual funds and other transactional fees and product-level fees.

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 REGARDING OUR FEES, PLEASE SEE ITEM 5 OF OUR FORM ADV PART 2A.

Ask us the following question:

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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 ARE SOME EXAMPLES TO HELP YOU UNDERSTAND WHAT THIS MEANS.

We provided sub-advisory services to an advisory firm that indirectly owns us. This presents a conflict of interest because we could be incentivized to favor this client over you. To mitigate this conflict, we have policies and procedures in place.

FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE ITEM 10 OF OUR FORM ADV PART 2A.

Ask us the following question:

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

How do your financial professionals make money?

Our financial professionals receive a salary and profits from ownership in the Firm.

Item 4: Disciplinary History

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

Ask us the following question:

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

Item 5: Additional Information

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website [here](#). Please contact us at 312-910-2502 for more up-to-date information or request a copy of this client relationship summary.

Ask us the following questions:

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?