



Orizon Analytics

Form ADV Part 2A Firm Brochure

**Form ADV Part 2B Brochure
Supplement**

11th November 2025

Firm Brochure



Orizon Analytics, LLC

Form ADV Part 2A

11th November 2025

This brochure provides information about the qualifications and business practices of Orizon Analytics, LLC (“Orizon,” “we,” “our,” or “the firm”). If you have questions about its contents, contact us at (307) 300-2522 and/or compliance@orizonanalytics.io. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority.

Orizon Analytics, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission; however, such registration does not imply a certain level of skill or training, and no inference to the contrary should be made.

Additional information about Orizon Analytics, LLC is also available at SEC’s website at <https://adviserinfo.sec.gov/>.

Item 1: Cover Page

Please refer to previous page.

Item 2: Material Changes

This is the initial filing of Form ADV Part 2A & Part 2B for Orizon Analytics, LLC; therefore, there are no material changes to report since the last version. Future amendments will include a “Material Changes” summary here.

Item 3: Table Of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
item 1:	Cover Page.....	2
	Item 2: Material Changes.....	2
	Item 3: Table Of Contents.....	3
	Item 4: Advisory Business	4
	Item 5: Fees And Compensation.....	5
	Item 6: Performance-Based Fees & Side-By-Side Management.....	6
	Item 7: Types Of Clients.....	6
	Item 8: Methods Of Analysis, Investment Strategies, And Risk Of Loss	6
	Item 9: Disciplinary Information	9
	Item 10: Other Financial Industry Activities And Affiliations.....	9
	Item 11: Code Of Ethics, Participation Or Interest In Client.....	10
	Item 12: Brokerage Practices	10
	Item 13: Review Of Accounts.....	10
	Item 14: Client Referrals And Other Compensation.....	11
	Item 15: Custody.....	11
	Item 16: Investment Discretion.....	11
	Item 17: Voting Client Securities	12
	Item 18: Financial Information	12
	Form ADV Part 2B – Brochure Supplement – Oscar Nyaboga	13

Item 4: Advisory Business

A. Organization and Ownership

Orizon Analytics, LLC was organized in Wyoming on 19th March 2025. Oscar Nyaboga serves as Chief Executive Officer (CEO) and majority owner.

B. Registration Status

The firm seeks SEC registration under Rule 203A-2(e) (the Internet Adviser Exemption). All investment advice is delivered exclusively through our operational interactive website (“the Platform”). Supervised persons do not provide person-to-person advice.

C. Services Provided

Clients create secure accounts on the Platform and either enter portfolio data manually or connect read-only brokerage feeds through approved APIs.

Our core portfolio analysis, performance metrics, and data outputs are powered by extensive, proprietary algorithms designed to process user investment and market data, ensuring consistent, accurate, and reliable results.

The firm's core service is delivered through the Orizon Analytics Platform and provides continuous non-discretionary investment recommendations based on these proprietary algorithms. Clients retain full and exclusive control over all trading and implementation.

Recommendations and personalized analytics are communicated to the client through multiple channels:

1. **Visual Analytics:** Interactive dashboards, performance graphs, detailed portfolio charts, and specific data points (e.g., dividend estimation and forward-looking portfolio characteristics).
2. **Conversational Interface (Echo AI):** This dedicated AI agent is powered by the third-party Anthropic Claude Sonnet model. It serves as a communication tool, allowing users to interact with their data through natural conversation. The LLM synthesizes and explains our core algorithm findings, actionable recommendations, and historical data trends.

What We Do Not Do

Orizon does not:

- Open or maintain brokerage/custody accounts;
- Execute or place trades;
- Rebalance portfolios;
- Provide tax or legal advice; or
- Offer human financial planning or discretionary portfolio management.

D. Assets Under Management

As of this filing, Orizon has \$0 in Regulatory Assets Under Management (RAUM).

Item 5: Fees And Compensation

A. Subscription Fees

Clients pay a fixed subscription fee for access to the Platform. Fees are billed in advance via Stripe and are not deducted from client custodial accounts.

Plan	Billing Cycle	Fee	Refund Policy
Monthly	Monthly	\$9.50 per month	Terminates at the end of the paid month; no partial refunds
Quarterly	Quarterly	\$25.65 per quarter	Terminates at the end of the paid quarter; no partial refunds
Annually	Annually	\$91.20 per year	Terminates at the end of the paid year; no partial refunds

No Performance-Based Fees. Orizon does not charge fees based on a percentage of assets, capital gains, or performance.

Payment Process. Fees are due at the start of the subscription period. Clients must pay directly through the Platform via Stripe, a third-party payment processor. If payment is not received, access to the Platform's advisory and analytics services is suspended until payment is confirmed.

Refund Policy. Because services are delivered immediately through the website, subscription fees are generally non-refundable except as required by applicable law or at Orizon's discretion.

Other Costs. Clients are responsible for any brokerage, custodial, transaction, or data-provider fees charged by their custodians or third-party service providers; Orizon receives none of these fees.

Item 6: Performance-Based Fees & Side-By-Side Management

Orizon does not charge performance-based fees and does not manage accounts that pay performance-based compensation. Therefore, no conflicts arise from side-by-side management.

Item 7: Types Of Clients

Orizon serves individual retail investors who access our Platform online. We do not currently advise institutional investors, retirement plans, charities, or pooled funds. There is no minimum account size other than the subscription fee. At this time, we accept clients who are U.S. residents only.

Item 8: Methods Of Analysis, Investment Strategies, And Risk Of Loss

A. Core Methodology & Data Sources

Our core algorithms analyze portfolio performance, calculate dividend income estimates, track investment returns, and provide comprehensive analytics that form the foundation of our platform. Our algorithms also specifically utilize forward-looking fundamental data to generate dividend and income estimations and projection charts. These estimations are a non-guaranteed forecast and carry an inherent risk of inaccuracy due to market changes. Clients may use these outputs to inform their own decisions, but Orizon Analytics does not execute or implement any strategy on their behalf.

B. Integration of Third-Party LLM (Claude Sonnet)

Clients can also receive recommendations and insights through the conversational interface, Echo AI Agent, which is powered by the Anthropic Claude Sonnet LLM model. When a user asks a question, the LLM determines which analytical tools to use and helps format the response. This process is governed by our proprietary intermediary server, which securely accesses the user's investment data using technical authentication tokens to retrieve the actual information.

- 1) Data Access and Security:** All data retrieval is managed by our internal system, which securely accesses clients' Orizon Analytics portfolio data through a protected intermediary server. This server acts as a digital checkpoint between clients' data and the external LLM. Our system first processes all necessary information, including clients' account holdings and conversation history, on our secure infrastructure.

All platform infrastructure, including the Orizon Analytics user database, is hosted on AWS with full encryption (in transit and at rest). Crucially, clients' personal identity, specific investment data, and confidential information are never shared with or stored by the LLM provider. We only share anonymized, non-personal context with the Claude Sonnet model for response generation, without any direct access to secure databases.

- 2) Associated Risks and Controls:** Reliance on a third-party LLM presents risks, including potential 'hallucinations' (inaccurate outputs), data security risks, and operational dependency. Orizon mitigates these risks by:

- Conducting vendor due diligence on Anthropic's data privacy and security protocols to prevent client data from being used to train the LLM.
- The CCO and technical team conduct quarterly testing of the LLM's output for accuracy and consistency with the firm's fiduciary duty.

- 3) Model Cadence:** Our proprietary algorithms are designed for consistent, reliable results and are subject to internal CCO/technical review at least quarterly. System

updates are deployed semi-automatically on our AWS infrastructure to maintain security and add new features.

C. Principal Risks and Platform Limitations

Investing in securities involves risk of loss that clients should be prepared to bear. Key risks include:

- 1. Market Risk:** Security values fluctuate with economic and market conditions, potentially causing loss of principal.
- 2. Model Risk:** Quantitative models are based on historical data and assumptions that may not hold in the future; unexpected market regimes can produce inaccurate results.
- 3. Data Risk:** We rely on third-party market and account data. Delayed or erroneous feeds may affect outputs.
- 4. Correlation/Volatility Shifts:** Relationships between assets may change rapidly in stress markets, invalidating historical risk estimates.
- 5. Back-Test and Bias Risk:** Model simulations may reflect survivorship or look-ahead bias and should not be viewed as indicative of future performance.
- 6. Client Implementation Risk:** Clients may act on analysis without considering personal circumstances or tax implications. Our analytics are designed to inform decisions, not to act as personalized trade instructions.
- 7. Technology and Cyber Risk:** Because Orizon operates entirely online, clients could experience temporary loss of access due to outages or cyber incidents. We maintain encryption, multi-factor authentication, and incident-response protocols but cannot guarantee uninterrupted service.
- 8. Vendor Risk:** Failures by hosting or data vendors could disrupt services. We conduct annual vendor reviews to ensure quality delivery.

- 9. LLM Vendor Risk:** Reliance on the third-party LLM provider service (Anthropic) could result in service outages or technical limitations. **The system is strictly limited to read-only access and cannot execute trades.**
- 10. LLM Interpretation Risk:** Response quality depends on the clarity of user questions, and the conversation context is limited to recent interactions.

Clients should understand that no algorithm can eliminate risk and that they bear full responsibility for investment decisions and any resulting losses.

Item 9: Disciplinary Information

Neither Orizon Analytics, LLC nor any of its management persons has been involved in a criminal, civil, or regulatory proceeding that would be material to a client's evaluation of our business or the integrity of our management.

Item 10: Other Financial Industry Activities And Affiliations

Orizon is not a broker-dealer and has no related person who is a registered representative of a broker-dealer. We are not a bank, trust company, insurance agency, commodity trading advisor, or commodity pool operator. Our key service providers include:

Vendor	Service	Role/Conflict Mitigation
Amazon Web Services, Inc.	Cloud hosting	Data center only; no advisory function
Intuit Mailchimp	Email communications, Marketing	No ownership; used for client notices
Snap Trade	Read-only brokerage API	Secure data feeds; no trade authority
Plaid Inc.	Read-only brokerage API	Secure data feeds; no trade authority
Unicorn Data Services	Market data	Data provider only
Twelve Data Pte. Ltd.	Market data	Data provider only
Anthropic PBS	LLM Model	Conversational LLM Provider

These vendors are compensated on standard commercial terms and have no ownership interest in Orizon.

Item 11: Code Of Ethics, Participation Or Interest In Client

A. Transactions and Personal Trading

We maintain a written Code of Ethics under Rule 204A-1. All employees must act with integrity, place client interests first, avoid conflicts, and report violations.

B. Personal Trading Controls:

- Access Persons must pre-clear personal securities transactions with the CCO.
- Quarterly transaction and annual holdings reports are required.
- A restricted list and 10-business-day blackout apply to relevant securities.
- Any potential MNPI is escalated to the CCO immediately.

We do not engage in principal transactions or recommend securities in which we or our affiliates have a material interest.

Item 12: Brokerage Practices

Orizon does not select or recommend broker-dealers for client transactions and receives no research or soft-dollar benefits. All trading decisions and broker selection remain the responsibility of the client and their custodian. Orizon does not aggregate client orders or receive execution commissions.

Item 13: Review Of Accounts

The firm provides non-discretionary investment recommendations and does not manage client assets or maintain custody. Accordingly, we do not conduct scheduled client account reviews. Clients may access and review their personalized analytics and recommendations at any time by logging into the Orizon Platform.

Our fiduciary duty of care is maintained through continuous internal review of our advisory models and the underlying data. Our Chief Compliance Officer (CCO) and technical team formally review

all algorithms, data feeds, and third-party vendor inputs at least quarterly and immediately following material market events (such as extreme volatility) or material vendor changes. This review ensures the continued accuracy and suitability of the recommendations generated by the Platform for our stated client profiles.

Material changes to our methodology or policies are communicated to clients by posting updates within the Platform and on our website.

Item 14: Client Referrals And Other Compensation

Orizon does not receive compensation for referring clients to third parties and does not pay for client referrals. If we launch a promoter program in the future, we will:

- Enter written agreements with promoters;
- Require clear disclosures of compensation and conflicts; and
- Supervise and sample promoter content under Rule 206(4)-1.

Item 15: Custody

We do not have custody of client assets. Clients pay subscription fees directly through Stripe; we never deduct fees from custodial accounts. We do not accept standing letters of authorization or powers of attorney. We do not require or solicit prepayment of more than \$1,200 in fees per client six months or more in advance.

Item 16: Investment Discretion

Orizon does not accept discretionary authority to determine which securities are bought or sold for clients. All investment decisions and trades are made solely by clients.

Item 17: Voting Client Securities

We do not vote proxies or exercise any rights on behalf of clients. Clients receive proxy materials directly from their custodian and are responsible for voting them. Clients may contact their custodian for assistance; Orizon does not give voting recommendations.

Item 18: Financial Information

We do not require or solicit prepayment of more than \$1,200 per client six months or more in advance, do not have custody of client funds or securities, and have no financial condition reasonably likely to impair our ability to meet contractual commitments. Orizon has never been the subject of a bankruptcy petition.

Firm Brochure



Orizon Analytics, LLC

Form ADV Part 2B Brochure Supplement

Oscar Nyaboga
CEO, CTO, CCO

11th November 2025

This brochure supplement provides information about Oscar Nyaboga that supplements the Orizon Analytics, LLC Form ADV Part 2A Firm Brochure. A copy of that brochure precedes this supplement. If the brochure is not included with this supplement, or if you have any questions about the contents of this supplement, please contact us at compliance@orizonanalytics.io or by phone at (307) 300-2522.

Additional information about Orizon Analytics, LLC and Oscar Nyaboga is available at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Born

- 1988

Education Background

- 2020 – 2021: Bachelor of Science, Computer Science, University of the People
- 2023 – 2024: Master of Science, Data Science, Eastern University

Business Background (last 5 years):

- 03/2025 – Present: Orizon Analytics LLC, CEO
- 05-2025 – Present: Product Manager Consultant
- 04/2023 – 05/2025: Autodesk Inc., Product Manager
- 04/2022 – 04/2023: UNIFI Labs, Product Manager
- 03/2020 – 01/2022: Self-Employed, Product & Project Manager

Item 3: Disciplinary Information

Mr. Nyaboga has no disciplinary events to disclose.

He has not been the subject of any criminal, civil, administrative, or self-regulatory proceeding.

If any event meeting SEC disclosure thresholds occurs in the future, this supplement will be promptly updated and corresponding Disclosure Reporting Pages (DRPs) will be filed in IARD.

Item 4: Other Business Activities

Product Management Consulting

Mr. Nyaboga is actively engaged in an outside business activity as a Product Management Consultant. In this capacity, he provides technical and strategic product development advice to non-investment-related companies. This activity is not investment-related. Mr. Nyaboga devotes approximately 50% of his professional time to this activity, of which 20% is conducted during securities trading hours.

Conflicts of Interest

This outside business activity creates a potential conflict of interest as it competes for Mr. Nyaboga's time and attention. Orizon Analytics manages this conflict by ensuring that Mr. Nyaboga's primary professional commitment remains the management, engineering oversight, and supervision of Orizon Analytics.

As an executive officer and equity owner of Orizon Analytics, Mr. Nyaboga also has a financial incentive to promote the firm's services and increase its profitability. This creates a potential conflict of interest regarding the pricing of advisory services. Orizon Analytics addresses this conflict through its fiduciary duty to act in the best interest of its clients and by maintaining a compliance program which includes the review of all fee structures and marketing communications.

Item 5: Additional Compensation

Mr. Nyaboga **does not receive** commissions, bonuses, referral fees, or other compensation from third parties in connection with advisory activities.

The firm does **not** receive revenue sharing, soft-dollar benefits, or product sales compensation.

Item 6: Supervision

Mr. Nyaboga serves as the Chief Compliance Officer of Orizon Analytics, LLC. In this capacity, he is responsible for the overall supervision of the firm's advisory activities and the implementation of the firm's compliance policies and procedures.

Because Mr. Nyaboga is the sole principal and Chief Compliance Officer of the firm, he supervises his own advisory activities. Mr. Nyaboga monitors the advice provided to clients by ensuring all recommendations and analytics are generated in accordance with the firm's written policies and procedures and the Investment Advisers Act of 1940.

Supervisor Contact Information:

Name: Oscar Nyaboga

Title: Chief Compliance Officer

Telephone Number: (307) 300-2522

Item 7: Requirements for State-Registered Advisers

Not applicable. Orizon Analytics, LLC is registered with the U.S. Securities and Exchange Commission as a federally covered investment adviser.