



Form CRS - Customer Relationship Summary

26th November 2025

ITEM 1. INTRODUCTION

Orizon Analytics, LLC ("Orizon") is registered with the SEC as an investment adviser. Brokerage and investment advisory services and fees differ. It is important you understand those differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investing.

ITEM 2. RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Description of Services: We offer internet-based, non-discretionary investment advice to retail investors through our operational website/app (the Platform). Our proprietary algorithms analyze manually added or your linked (read-only) brokerage data and provide personalized portfolio analytics and recommendations for U.S. Equities (stocks) you hold.

- **Monitoring:** We do not monitor your investments for you. You can view analytics and dashboards anytime in the app after logging in.
- **Investment Authority:** We do not have discretion and do not place trades or rebalance your account. You make all final investment decisions and execute all trades yourself.
- **Types of Advice:** We provide continuous, non-discretionary recommendations and analytics for securities you hold. We do not offer human financial planning, tax/legal advice, or discretionary management.
- **Technology:** Our service is delivered through Visual Analytics and a Conversational Interface (Echo AI Agent), which uses the third-party Anthropic Claude Sonnet model to explain our findings and give you actionable suggestions.
- **Limited Investment Offerings:** We offer analytics and advice only with respect to publicly traded U.S. Equities (stocks). We do not currently provide analysis or recommendations for options, futures, unlisted alternative investments, or fixed-income products. We anticipate adding analytics for ETFs, Mutual Funds, and Cryptocurrencies by approximately 27th February 2026, at which time our Form ADV and Form CRS will be updated.
- **Account Minimums and Other Requirements:** No account minimum other than the subscription fee.

More information: See our Form ADV Part 2A (Items 4 & 7) at orizonanalytics.io or upon request.

Conversation starters—ask us: 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

A. WHAT FEES WILL I PAY?

Description of Principal Fees and Costs: We charge fixed subscription fees billed in advance (monthly, quarterly, or annual). We do not charge fees based on a percentage of your assets or performance.

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

Payment Process: Fees are paid directly through the Platform via **Stripe**, a third-party payment processor. **We never deduct fees from your brokerage or custodial accounts.**

Conflicts from fees: Because we're paid by subscription, we have an incentive to keep you subscribed and engaged with the platform.

Description of Other Fees and Costs: You are responsible for paying all **brokerage, custodial, transaction, and product-level costs** (e.g., commissions, ETF expenses) charged by your external custodians. Orizon does not receive any part of those fees.

Additional Information: 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 more information, see Form ADV Part 2A (Item 5) at orizonanalytics.io for our fee schedule and refund policies.

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?

B. 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?

Standard of Conduct: **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.

Conflicts of Interest: The way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts:

- **Subscription Fees:** We charge fixed subscription fees, regardless of your portfolio performance. We benefit when you remain a paying subscriber; this creates an incentive for us to encourage ongoing use of the platform and client retention.

Conversation starters—ask us: How might your conflicts of interest affect me, and how will you address them?

Additional Information: See Form ADV Part 2A (Items 10–12 & 14) at orizonanalytics.io for affiliations, conflicts, and our Code of Ethics.

C. HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our investment advisory services are managed by software. We do not pay financial professionals or advisors sales or asset-based compensation.

ITEM 4. DISCIPLINARY HISTORY

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

No. Neither Orizon Analytics, LLC nor any of its management persons has any legal or disciplinary history that is material to your evaluation of our firm. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation starters—ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

ITEM 5. ADDITIONAL INFORMATION

You can find more information about our services, fees, and conflicts at orizonanalytics.io, request our Form ADV Part 2A and 2B supplements, or ask for a free copy of this Relationship Summary at any time. You may contact Orizon Analytics with questions or complaints, or if you need technical assistance, by emailing us at support@orizonanalytics.io or calling us at (307) 300-2555.

Conversation starters—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?
