Client Relationship Summary

March 2026

Item 1 – Introduction

Synergy Asset Management, LLC ("SAM", "we" or "us") is registered with the Securities Exchange Commission ("SEC") as a Registered Investment Adviser ("RIA"). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. The site 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 investment advisory services, including discretionary investment management and financial planning and consulting services to individuals, high net worth individuals, trusts, and estates (our "retail investors").

When a client engages us to provide investment management services we shall monitor, on an ongoing basis, the investments in the accounts over which we have investment authority. When engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. From time to time, we may also provide non-discretionary investment recommendations at the request of the client, in which case the client makes the ultimate decision regarding the purchase or sale of investments. Our investment authority over your account(s) shall continue until our engagement is terminated.

When a client engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are generally provided in conjunction with our investment management services and shall continue until such engagement ends.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment.
We do not require any minimum asset level for advisory services.

Additional Information: For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in our ADV Part 2A.

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 provide our investment advisory services on a fee basis. When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our "AUM Fee"). Our annual AUM Fee is negotiable and shall generally range from 0.50% to 1.00% of client assets, depending on a number of factors including the dollar amount of assets placed under our management, negotiations with the client, and other factors. We typically deduct our AUM Fee from one or more of your custodial accounts, in advance or arrears, on a monthly or quarterly basis and shall be based upon the value of your portfolio on the last day of the billing period or on the average daily balance for the billing period. The method of billing will be agreed upon and outlined in the executed Client Agreement.. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

To the extent qualified clients invest in Rowan Street Capital, LLC, our affiliated private fund, the amount of such investment will not be included in our AUM Fee but will instead be subject to a performance-based fee structure (subject to a high water mark). In addition to our AUM Fee and any applicable performance-based fees, clients may also incur an annual technology platform fee, generally in the amount of $30 per every open account. To the extent applicable, this technology platform fee will be set forth in our agreement with the client.

Our financial planning and consulting services are generally provided inclusive of our AUM Fee but may also be provided on a standalone basis for a separately negotiated fixed or asset-based fee.

Other Fees and Costs: Our advisory fees are exclusive of custodial fees, brokerage commissions and fees, transaction fees, bank service fees, interest on loans and debit balances, wire transfer and electronic fund transfer fees, interest on margin accounts, borrowing charges

A copy of our Part 2A is available at: https://synergy-am.com/adv-part-2a/

on securities sold short, and any other fees and taxes on brokerage accounts and securities transactions. For all clients, relative to mutual fund and exchange traded fund holdings, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses).

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.

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?

Additional Information: For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our ADV Part 2A.

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 may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.
* We may recommend investments in our affiliated private fund, Rowan Street Capital, LLC, which could increase our overall compensation.
* Certain of our financial professionals are also licensed insurance agents, including through our affiliated insurance agency, and may recommend commission-based insurance products to clients.
* We may recommend the services of one or more of our affiliated entities, including Synergy Mergers and Acquisitions, LLC.

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

Additional Information: For more detailed information about our conflicts of interest, please review our ADV Part 2A.

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis, with a bonus component. Financial professionals compensated on a salary basis receive a base compensation package and may receive additional bonus compensation based upon revenue collected from that financial professional's clients. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No.

We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (206) 386-5455.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

A copy of our Part 2A is available at: https://synergy-am.com/adv-part-2a/

Exhibit of Material Changes

Since our most recent filing dated March 17, 2025, we have amended this Form CRS as follows:

- Item 3 to remove Crosslink Capital Fund 1, LLC as an affiliated private fund offering and the associated conflicts of interest.

A copy of our Part 2A is available at: https://synergy-am.com/adv-part-2a/