

Octagon Financial Services Inc.

d/b/a: OFS

March 27, 2025

FORM CRS (Client Relationship Summary)

OFS is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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 broker-dealers, investment advisers, and investing. This Client Relationship Summary describes the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We primarily offer the following investment advisory services to retail investors: **Portfolio Management Services; and, Financial Planning Consulting Services.** For a description of each service, please refer to our Form ADV Part 2A (Items 4, 5, 7, 13 & 16, among others) by clicking the following link: [ADV Part 2](https://adviserinfo.sec.gov/firm/brochure/107335) (the full URL for the aforementioned hyperlink is <https://adviserinfo.sec.gov/firm/brochure/107335>)

Account Monitoring: Monitoring investments is not one of the principal investment advisory services that our firm offers as we use third-party managers. We will review your accounts at least annually.

Investment Authority: We manage investment accounts on a discretionary basis whereby we have authority to decide which investments to buy or sell for your account. We also have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority, such as restrictions on the type of securities or the selection of any particular third-party manager.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: We do not impose a specific minimum account size; however, we do impose a minimum annual fee and a minimum fee for specific services, which may be negotiated with each Client. Clients should consider that the Sponsors of the Managed Account Programs may impose separate minimum account values or sizes to open or maintain an account. Additionally, each third-party manager may establish its own minimum requirements.

Key Questions to Ask Your Financial Professional

- **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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, please refer to our Form ADV Part 2 by clicking the following link: <https://adviserinfo.sec.gov/firm/brochure/107335>

- **Asset Based Fees** - Fees are typically payable quarterly in advance. Since the fees we receive are based on the value of your account, we have an incentive to increase your account value which creates a conflict;
- **Hourly Fees** - Generally, fees are payable in arrears;
- **Fixed Fees** - Generally, fees are payable in arrears; and,
- **Other Advisory Fees** - You may pay additional advisory fees charged by third-party managers, which are separate and apart from our fees, depending on your investment objectives and selected portfolio strategy.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges and related costs when purchasing or selling securities;

- Platform Fees; and,
- Other product-level fees associated with your investments.

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.

Key Questions to Ask Your Financial Professional

- **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:

- **Third-Party Payments:** Our firm's financial professionals may be licensed insurance agents. These persons receive commission-based compensation in connection with the purchase and sale of insurance-related products. Compensation earned by these persons is separate and in addition to our advisory fees. These practices present conflicts of interest because these individuals have a financial incentive to recommend certain investment products to you; and,
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account.

Please refer to our ADV Part 2 by clicking this link to help you understand what conflicts exist: <https://adviserinfo.sec.gov/firm/brochure/107335>

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated by salary and may receive a bonus. Financial professionals' compensation is based on the revenue the firm earns from the financial professionals' services or recommendations. Certain financial professionals receive commission-based compensation based on the investment and/or insurance products sold (i.e. differential compensation or commission) in their separate capacities as registered representatives of a broker-dealer and/or as licensed insurance agents.

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

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the Client Relationship Summary at 703-905-3300 or click the following link: <https://adviserinfo.sec.gov/firm/brochure/107335>

Key Questions to Ask Your Financial Professional

- **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?**