EGO DEATH FINANCIAL LLC

Form ADV Part 2A — Firm Brochure

CRD #335569 | New Mexico-Registered Investment Adviser

Updated:
March 2026
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This brochure provides information about the qualifications and business practices of Ego Death Financial LLC. If you have any questions about the contents of this brochure, please contact us at 505-514-3686 or dean@egodeathfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training.

Item 2: Material Changes

This version of the Form ADV Part 2A reflects the following material changes from the initial filing dated March 17, 2025:

- Updated firm address to 7820 Pan American Fwy NE, Suite 3, Albuquerque, NM 87109
- Updated AUM to reflect approximately $90,000 in discretionary assets under management
- Updated primary contact email to dean@egodeathfinancial.com
- Updated telephone to 505-514-3686
- Updated fee schedule to reflect tiered AUM fee structure replacing the prior 0.5%–1.5% range
- Added performance-based fee option for Qualified Clients under Rule 205-3 (Item 6 updated)
- Added disclosure of insurance referral compensation through Back9 and other carriers (Items 10 and 14 updated)
- Added disclosure of use of artificial intelligence and autonomous software agents in firm operations — Maritza Lockhart (client-facing) and Ego Autonomous (internal operations) — (Item 8A added)
- Clarified Bitcoin exposure as indirect through ETFs and equities managed at Altruist or Betterment; spot Bitcoin custody is referred to third-party custodians only
- Removed Charles Schwab as recommended custodian — current custodians are Altruist and Betterment for investment management

Item 3: Table of Contents

Item 4: Advisory Business

Ego Death Financial LLC is a New Mexico-registered investment advisory firm founded on February 7, 2025, owned by Dean Alexander Roberts, its Primary Managing Member. The firm provides personalized investment management, financial planning, and consultation services to individuals, high net-worth individuals, and small businesses.

The firm operates remotely with no physical office, conducting all client interactions electronically or at clients' preferred locations. We tailor our services to each client's financial goals, risk tolerance, and investment preferences.

Services include discretionary and non-discretionary investment management, comprehensive financial planning, retirement income planning, Bitcoin education and strategy, and referrals to spot Bitcoin custodians. Ego Death Financial manages indirect Bitcoin exposure through ETFs, Bitcoin-correlated equities, and related instruments held at Altruist or Betterment. The firm does not manage or custody spot Bitcoin directly — clients interested in spot Bitcoin custody are referred to independent third-party custodians of their choosing. As of the date of this update, the firm manages approximately $90,000 in discretionary client assets.

Item 5: Fees and Compensation

Asset-Based (AUM) Fees — Tiered Schedule (0.25%–1.25%):

Household AUM	Annual Fee Rate
Up to $249,999	**1.25% per annum**
$250,000 – $499,999	**1.00% per annum**

$500,000 – $749,999	**0.75% per annum**
$750,000 – $999,999	**0.50% per annum**
$1,000,000 and above	**0.25% per annum**

Asset-based fees range from 0.25% to 1.25% annually depending on household AUM tier. Fees are billed monthly in advance and deducted directly from custodial accounts. Fees are calculated at the household level — all accounts are aggregated to determine the applicable tier. Once a household reaches a lower-rate tier, that rate applies to the entire AUM balance. Fees are negotiable in limited circumstances at the adviser's discretion.

Financial Planning Fees:

Flat-fee financial planning engagements range from $1,200 to $2,160 depending on scope and complexity. Hourly consultation services are available at $100 to $180 per hour. All fees are agreed upon in writing before work begins.

Additional Costs:

Clients may incur additional costs including custodian fees, transaction fees, and fund expense ratios paid to third parties. These are in addition to EDF's advisory fee and are not shared with the firm. Outgoing account transfer fees charged by a client's prior institution are also the client's responsibility.

Item 6: Performance-Based Fees and Side-by-Side Management

Ego Death Financial LLC may charge performance-based fees to Qualified Clients as defined under Rule 205-3 of the Investment Advisers Act of 1940. A Qualified Client is a client with at least $1,100,000 in assets under management with EDF immediately after entering into the advisory agreement, or a net worth exceeding $2,200,000 excluding primary residence.

The performance-based fee structure consists of a 0.25% annual base fee plus 20% of net realized and unrealized capital gains above a selected benchmark or hurdle rate, calculated annually as of December 31 and payable within 30 days. High-water mark and 3-year loss carryforward provisions apply — no performance fee is charged until prior losses are fully recovered.

> Conflict of Interest: Performance-based fees create a financial incentive for the adviser to recommend investments that are riskier or more speculative than would be the case under a standard AUM fee arrangement. This conflict is mitigated through the firm's fiduciary duty, suitability review process, and IPS-based portfolio guidelines. Clients should carefully evaluate this conflict before electing the performance-based fee structure.

EDF also manages accounts under the standard AUM fee schedule concurrently with any performance-based accounts. The firm mitigates side-by-side management conflicts by applying consistent investment strategies across similarly situated clients and prioritizing client interests over personal trading.

Item 7: Types of Clients

We serve individuals, high net-worth individuals (as defined by SEC rules), and small businesses seeking investment management, financial planning, or consultation services. A minimum account size may be established as the firm grows, with advance notice to clients.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

We use fundamental analysis to assess asset value and technical analysis to evaluate market trends. We prioritize long-term growth through diversified equities and Bitcoin exposure, supplemented by income-generating fixed-income assets.

Strategies may include equity investments, fixed income, ETFs, mutual funds, and indirect Bitcoin exposure through ETFs, Bitcoin-correlated equities, and related instruments. All investments carry risks including loss of principal, market volatility, interest rate changes, and economic downturns. Bitcoin exposure carries additional risks including significant price volatility, regulatory uncertainty, and liquidity risk. Clients are informed of these risks through written disclosures and verbal discussions.

Item 8A: Use of Artificial Intelligence and Automated Systems

NEW — Added to reflect use of AI and automated systems

This item discloses Ego Death Financial LLC's use of artificial intelligence and autonomous software systems in firm operations. Clients should read this section carefully and direct any questions to Dean Alexander Roberts at dean@egodeathfinancial.com or 505-514-3686.

Overview:

Ego Death Financial LLC utilizes artificial intelligence (AI) and autonomous software agents to assist in various operational and advisory functions, including client communication coordination, document delivery, scheduling, data aggregation, financial planning analysis, and administrative task execution. These tools are designed to enhance efficiency and consistency in client service delivery.

These AI systems are not a substitute for human judgment. All AI-generated outputs — including investment research, client communications, and document coordination — are subject to mandatory review and approval by Dean Alexander Roberts, the firm's supervised person, prior to implementation or distribution to clients.

Current AI Systems in Use:

- Client Communication Agents: The firm uses two autonomous AI agents — Maritza Lockhart (client-facing communications, scheduling, and document delivery) and Ego Autonomous (internal operations, workflow management, and task coordination) — to assist in firm operations. Both agents operate under Dean Alexander Roberts' direct supervision and are programmed with compliance rules prohibiting investment advice, performance discussions, or financial recommendations. Both identify themselves as AI assistants and not as human advisers.

- Financial Planning Software: The firm uses RightCapital for financial planning analysis, goal projections, and Monte Carlo simulations. Outputs from this software are reviewed and interpreted by Dean Alexander Roberts before presentation to clients.

Human-in-the-Loop Requirement:

The firm maintains a strict human-in-the-loop requirement for all material decisions. No AI system has authority to make investment decisions, execute trades, send unsupervised client-facing communications on investment matters, or make compliance determinations. All escalations, investment recommendations, and material client decisions require Dean Alexander Roberts' direct review and approval.

Associated Risks:

The use of AI involves specific risks that clients should be aware of:

- Hallucinations: AI systems may generate inaccurate, incomplete, or fabricated information. This risk is mitigated through mandatory human review of all AI outputs before they are acted upon or communicated to clients.
- Algorithmic Bias: AI systems may reflect biases present in their training data, which could affect recommendations or communications. The firm monitors agent outputs for signs of bias and updates instructions accordingly.
- Technical Failures: AI systems may experience outages, errors, or unexpected behavior. The firm maintains manual backup processes for all AI-assisted workflows so that client service is not interrupted by technical failures.
- Data Privacy: AI systems process operational data to complete tasks. The firm has implemented protocols to ensure that sensitive client information — including Social Security numbers, account numbers, tax documents, and personal financial data — is never submitted to AI systems. Such information is directed to secure firm channels only.

Client Rights Regarding AI:

Clients may request at any time that their interactions be handled exclusively by Dean Alexander Roberts without AI assistance. To make this request, contact Dean directly at dean@egodeathfinancial.com or 505-514-3686. The firm will honor all such requests promptly.

Ongoing Monitoring:

Dean Alexander Roberts reviews the performance and compliance of all AI systems on an ongoing basis. Agent instructions are updated as needed to reflect changes in firm policy, regulatory guidance, or client feedback. Any material change to AI systems that affects client service will be disclosed in an updated Form ADV.

Item 9: Disciplinary Information

Ego Death Financial LLC and its management have no legal or disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliations

Ego Death Financial LLC is not affiliated with any broker-dealer, bank, insurance company, or other financial entity. The firm is not engaged in other businesses beyond investment advisory and financial planning services.

Referral Relationships:

The firm has referral relationships with River Financial and Onramp Bitcoin for spot Bitcoin custodial services, and with Back9 and other insurance carriers for insurance products. The firm receives referral compensation from these entities as disclosed in Item 14. These are referral relationships only — Ego Death Financial LLC is not a partner, affiliate, or subsidiary of any of these companies.

Any future affiliations will be disclosed promptly in an updated Form ADV.

Item 11: Code of Ethics, Participation in Client Transactions, and Personal Trading

The firm maintains a Code of Ethics requiring integrity, objectivity, and fiduciary duty to clients. Dean Alexander Roberts may buy or sell securities for his personal account that are also recommended to clients. All personal trades are pre-approved and monitored to ensure they do not disadvantage clients. Clients may request a copy of the firm's Code of Ethics at any time.

Item 12: Brokerage Practices

The firm recommends Altruist Financial LLC and Betterment Securities LLC as custodians for investment management accounts based on cost, service, and technology. These custodians hold client investment assets including equities, ETFs, fixed income, and indirect Bitcoin exposure instruments.

For clients interested in spot Bitcoin custody, the firm may refer clients to River Financial, Onramp Bitcoin, or other custodians of the client's choosing. The firm receives referral compensation from River Financial and Onramp Bitcoin as disclosed in Item 14. EDF does not manage or custody spot Bitcoin directly.

The firm has discretionary authority to select brokers for trades, aiming for best execution considering cost, speed, and reliability. The firm does not receive soft dollar benefits and does not engage in directed brokerage.

Item 13: Review of Accounts

Dean Alexander Roberts reviews client accounts at least quarterly or as triggered by market events, client requests, or material changes in client circumstances. Reviews assess performance, allocation drift, and alignment with each client's Investment Policy Statement and goals. Clients receive monthly statements directly from their custodian.

Item 14: Client Referrals and Other Compensation

The firm receives the following referral compensation from third parties:

- River Financial: EDF receives referral compensation — as a flat fee or percentage of custodial fees paid by the client — when clients are referred to River Financial for spot Bitcoin custody. This compensation does not increase fees charged to the client by EDF. This creates a financial incentive to recommend River Financial over other Bitcoin custodians.
- Onramp Bitcoin: EDF receives referral compensation — as a flat fee or percentage of custodial fees paid by the client — when clients are referred to Onramp Bitcoin for spot Bitcoin custody. This compensation does not increase fees charged to the client by EDF. This creates a financial incentive to recommend Onramp Bitcoin over other Bitcoin custodians.
- Insurance Carriers (Back9 and others): EDF may receive referral compensation or commissions in connection with insurance recommendations made through Back9 or other insurance carriers. This creates a financial incentive to recommend specific insurance products or carriers. This compensation is disclosed to clients at the time of any insurance recommendation.

The firm does not pay for client referrals. The firm does not receive any compensation from Altruist or Betterment for recommending them as custodians.

Item 15: Custody

Ego Death Financial LLC does not have custody of client funds, securities, or digital assets. All assets are held by a qualified custodian chosen by the client. Clients should receive account statements directly from their custodian at least quarterly and should carefully review those statements for accuracy.

Item 16: Investment Discretion

The firm exercises discretionary authority over client accounts where granted, meaning we can buy and sell securities without prior client approval for each transaction, within the guidelines of each client's Investment Policy Statement agreed upon with the client. Non-discretionary arrangements are also available where clients must approve each transaction.

Item 17: Voting Client Securities

The firm does not vote proxies on behalf of clients. Clients retain this responsibility and receive proxy materials directly from their custodian.

Item 18: Financial Information

The firm does not require prepayment of fees six months or more in advance exceeding $500, so no financial statements are required. The firm has no financial conditions that impair its ability to meet contractual obligations to clients.

Item 19: Requirements for State-Registered Advisers

A. Principal Background: Dean Alexander Roberts, Primary Managing Member, oversees all advisory activities. See Form ADV Part 2B for his education and experience.

B. Other Business: None currently. The firm has a referral relationship with Back9 for insurance services. Dean Alexander Roberts does not receive insurance commissions directly — any compensation is received through referral arrangements disclosed in Item 14.

C. Performance Fees: The firm charges performance-based fees to Qualified Clients under Rule 205-3 as disclosed in Item 6.

D. Disciplinary Events: None.

E. Relationships: The firm has no material relationships with issuers of securities.