

EGO DEATH FINANCIAL LLC

Form CRS — Customer Relationship Summary

Investment Adviser | CRD #335569

Effective Date:

December 1, 2025

7820 Pan American Fwy NE
Suite 3, Albuquerque, NM 87109

505-514-3686

egodeathfinancial.com

Item 1: Introduction. Ego Death Financial LLC is registered with the State of New Mexico as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: What investment services and advice can you provide me?

Ego Death Financial LLC provides investment advisory services to individual clients, families, and pre-retirees. Our services include:

- Discretionary Investment Management — we manage your account and make investment decisions on your behalf without requiring your approval for each trade, within the guidelines of your Investment Policy Statement (IPS).
- Non-Discretionary Investment Management — we provide investment recommendations and execute trades only with your prior approval for each transaction.
- Financial Planning — comprehensive financial plans, retirement income planning, debt strategy, insurance needs analysis, tax-efficient planning guidance, and education planning on a flat-fee or hourly basis.
- Bitcoin Exposure — indirect Bitcoin exposure through ETFs, Bitcoin-correlated equities, and related instruments managed within your investment account. We also provide education and guidance on Bitcoin self-custody and may refer clients to spot Bitcoin custodians.

We manage accounts held at Altruist Financial LLC and Betterment Securities LLC. We monitor client accounts on an ongoing basis and conduct formal reviews at least quarterly.

Questions to 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?

For more information: See our Form ADV Part 2A at egodeathfinancial.com or adviserinfo.sec.gov (CRD #335569)

Item 3: What fees will I pay?

Asset-Based (AUM) Fee — Standard Schedule:

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

Fees are billed monthly in advance and deducted directly from your custodial account. Fees are calculated at the household level — all accounts are aggregated to determine your tier. Once your household AUM reaches a lower-rate tier, that rate applies to your entire AUM and does not revert unless your balance falls below that tier.

Performance-Based Fee — Qualified Clients Only:

Qualified Clients (as defined under Rule 205-3 of the Investment Advisers Act) may elect a performance-based fee structure consisting of a 0.25% base fee plus 20% of net gains above a selected benchmark. High-water mark and 3-year loss carryforward provisions apply. This option is only available to clients with at least \$1,200,000 AUM with EDF or a net worth exceeding \$2,400,000. See our Qualified Client Agreement for full terms.

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. Fees are agreed upon in writing before work begins.

Other Costs:

You will also pay custodian fees, transaction costs, and fund expense ratios charged by third parties. These are in addition to EDF's advisory fee and are not shared with us. Outgoing account transfer fees charged by your current institution are also your responsibility.

You will pay fees and costs whether or not you make 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.

Questions to 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?

Item 4: What are your legal obligations to me? 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 own 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.

Here is how we make money and our conflicts of interest:

- AUM and Performance Fees — We earn more when your account balance grows. This aligns our interests with yours. However, performance-based fees may create an incentive to recommend riskier investments.
- Referral Compensation from River Financial and Onramp Bitcoin — We receive referral compensation when clients choose to use River Financial or Onramp Bitcoin for spot Bitcoin custody. This creates a financial incentive to recommend these custodians. This compensation does not increase your fees. We are not a partner or affiliate of either company.
- Referral Compensation from Insurance Carriers — We may receive referral compensation or commissions in connection with insurance recommendations made through Back9 or other carriers. This creates an

incentive to recommend specific insurance products. We disclose this at the time of any insurance recommendation.

- Personal Trading — Our adviser may hold securities in personal accounts that are also held or recommended in client accounts. All personal trades are monitored per our Code of Ethics and client interests are prioritized.

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

For more information: See our Form ADV Part 2A, Items 6, 10, 12, and 14 at egodeathfinancial.com or adviserinfo.sec.gov (CRD #335569)

Item 5: Do you or your financial professionals have legal or disciplinary history?

No. Ego Death Financial LLC and Dean Alexander Roberts have no legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Item 6: Additional Information

For additional information about our services, please visit our website at egodeathfinancial.com or contact us at:

Phone	505-514-3686
Email	dean@egodeathfinancial.com
Website	egodeathfinancial.com
Address	7820 Pan American Fwy NE, Suite 3, Albuquerque, NM 87109
IAPD / SEC	adviserinfo.sec.gov — search CRD #335569

To request a copy of our Form ADV Part 2A (Firm Brochure), Form ADV Part 2B (Brochure Supplement for Dean Alexander Roberts), or any other disclosure document, please contact us at the information above. Up-to-date copies are also available at egodeathfinancial.com.

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

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This document is a summary. Ask us for more information. Additional information is available at adviserinfo.sec.gov.