

Item 1: Introduction

At 3EDGE Asset Management (“3EDGE”, “our”, “we”, or “us”), we understand and respect the great trust our clients (“you”, “your”) place in us. We always strive to prove your trust was not misplaced and want to maintain a high degree of transparency to keep you informed about your investments at 3EDGE. This client relationship summary (“Form CRS”) is one way we hope to help you learn more about our services and offerings. Specifically, this document provides disclosures and more information on our separately managed accounts (“SMAs”) available to retail investors.

We are registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. We believe it is important for you to understand the differences between brokerage and investment advisory services and fees. If you would like to learn more about 3EDGE as a firm or any of the financial professionals on our staff, we encourage you to utilize the free and simple tools available 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 offer investment advisory services to retail investors, including portfolio management for individuals, family offices, multi-family offices, as well as institutional clients including endowments and foundations, public and private retirement plans and corporations. We also provide sub-advisory services for client accounts of other investment advisory firms. In addition, we provide model portfolio recommendations to unaffiliated investment advisers without providing trade execution or other services. We also provide financial planning services to retail investors who receive 3EDGE’s discretionary investment advisory services and discretionary advisory services to registered open-end management investment companies that operate as exchange traded funds (“3EDGE Funds”). We primarily utilize exchange traded funds (“ETFs”) to implement separately managed account investment strategies. From time to time, 3EDGE hires unaffiliated investment advisers to provide discretionary advisory services to Clients in a sub-advisory capacity. In this capacity, 3EDGE is responsible for the engagement, retention, and termination of sub-advisory firms and provides ongoing oversight of such sub-advisory firms in connection with the services provided to Clients. 3EDGE remains fully responsible under its client agreement when engaging sub-advisory firms.

Monitoring

As part of our discretionary investment advisory services, all investments will be reviewed and approved by our investment team and our investment team monitors your

account(s) on a daily basis. There are no material limitations to our account monitoring.

Investment Authority

We offer both discretionary and non-discretionary services. When we manage your account(s) on a discretionary basis, we can buy and sell investments on your behalf without seeking permission on a trade-by-trade basis. You grant us discretionary authority through the execution of our investment management agreement. Our discretionary authority may be limited if you request reasonable investment restrictions on the investments we may select for you which we will review and accept on a case-by-case basis.

We also offer non-discretionary investment advisory services to clients. When we provide non-discretionary services, we will provide asset allocation and position recommendations to you, which you, in your sole discretion, may choose to implement or not.

Limited Investment Offering

We do not currently make available or offer advice only with respect to proprietary products. However, our investment recommendations to you will consist primarily of ETFs.

Account Minimums and Other Requirements

The minimum amount to open an account with our firm is \$500,000 for a discretionary account and \$1,000,000 for our non-discretionary investment advisory services. However, these amounts are negotiable.

Additional information about our services is included in Items 4 and 7 of our Form ADV Part 2A which is available at: <https://adviserinfo.sec.gov/firm/summary/282059>

Conversation Starters

Throughout this Form CRS we have included “Conversation Starters.” These are sample questions the SEC suggests you consider asking your financial professional. Please contact us directly if we can help answer these or other questions regarding investing with 3EDGE:

- ◆ *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?

The management or advisory fees we charge are negotiated with you or the investment adviser if we sub-advise your account. Fees are negotiable. The standard fee schedule for accounts managed on a discretionary basis range from 0.50% to 0.80% annually, with fee breakpoints depending on your total assets under our management. Clients who engage 3EDGE for non-discretionary investment advisory services will be

charged a flat 0.80% annual fee based on the value of each Client's assets included in their financial plan. For its Ultra Short-Term Strategy, which is offered to clients as a short-term fixed income alternative, 3EDGE charges an annual management fee of 0.10%. Management fees are generally paid quarterly in arrears based on the average market value on each business day during the calendar quarter and prorated for partial quarters. The more assets you have in your account, the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in your account.

We charge each 3EDGE Fund a 0.70% annual management fee that is calculated daily based on a percentage of assets under management and paid to us monthly in arrears. Total annual expenses for each 3EDGE Fund are estimated to range between 0.79% and 1.01%

In addition to our management fee, you will bear the trading costs for your account(s), including brokerage, custodial fees, and sub-advisory fees, if applicable. Also, you will be indirectly subject to each ETF's management, trading, and administrative expenses. 3EDGE will waive its SMA advisory fee for investments made in the 3EDGE Funds by the Client.

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.

Additional information about our fees and costs is included in Item 5 of our Form ADV Part 2A which is available at: <https://adviserinfo.sec.gov/firm/summary/282059>

Conversation Starter. 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 two examples to help you understand what this means.

- Our firm participates in a program where we receive client referrals from Fidelity and pay Fidelity referral fees based on the assets under management attributable to these referred clients. As a result of this referral program, we may have a potential

conflict of interest with respect to our decision to use certain affiliates of Fidelity for trade execution, custody and clearing for certain client accounts, and we may have a potential incentive to suggest that you use Fidelity, whether or not you were referred to us as part of the Fidelity referral program.

- A potential conflict of interest exists given that 3EDGE may receive different management fees when SMA Client accounts are invested in the 3EDGE Funds than when SMA Client accounts are invested in third-party ETFs. To help mitigate this potential conflict of interest, 3EDGE's Partners review new SMA Client relationships to ensure the most appropriate investment recommendations have been implemented.

Conversation Starter. Ask your financial professional:

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

Additional information about our conflicts of interest is included in our Form ADV Part 2A which is available at: <https://adviserinfo.sec.gov/firm/summary/282059>

How do your financial professionals make money?
Our financial professionals receive a salary and may receive a discretionary bonus. Our financial professionals responsible for relationship management receive a salary and are also compensated based on client acquisition and client retention for their specific client base. This compensation is calculated as a percentage of revenue. Compensation is set with the intention of attracting and retaining highly qualified professionals.

Item 4: Disciplinary History

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

Yes No

Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional:

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

Item 5: Additional Information

Additional information about our investment advisory services can be found on our website at: www.3edgeam.com. If you would like to request up to date information about our firm or request a copy of our relationship summary, please contact Kristi McDermott, our Chief Compliance Officer, at (844) 903-3343.

Conversation Starter. 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?*