

ARM Financial LLC Customer Relationship Summary (Form CRS) October 2, 2025

ARM Financial LLC is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ from those of a broker-dealer. It is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Description of Services: We offer discretionary investment advisory services to retail investors. You allow us to buy and sell securities in your account without asking you in advance for as long as you are a client. Our firm specializes in macroeconomic investment strategies and may use stocks, bonds, options, exchange traded funds (ETFs), and leveraged ETFs as part of our approach. We also provide financial planning advice as a courtesy to investment advisory clients.

Our discretionary advisory services include continuous account monitoring and periodic rebalancing to maintain alignment with your recommended asset allocation. You are responsible for keeping your information current so that we can manage your account appropriately.

Investment Offerings: Our advice is not limited to proprietary products or a restricted menu of investments. We make recommendations from a broad range of publicly traded securities and investment vehicles.

Minimum investment requirements:

- \$500,000 minimum for new discretionary accounts.
- \$1,000,000 minimum liquid net worth.

We do not offer brokerage services or financial planning as a standalone service.

More detailed information is available in ARM Financial's Form ADV Part 2A Brochure which can be found at <https://adviserinfo.sec.gov/firm/brochure/144340>

If you enroll in our discretionary advisory services, you will open a brokerage account with Interactive Brokers LLC.

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?"

What fees will I pay?

We charge a daily asset-based management fee, calculated at an annualized rate of 1.5% of the account's net liquidation value. Fees are deducted directly from your account. You may also pay brokerage fees, custodial fees, and fund expenses depending on your holdings. We do not receive commissions, referral fees, or performance-based fees.

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.

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?”

What are your legal obligations to me when acting as my investment adviser?

“**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.

The more assets in your account, the more you will pay in fees—therefore we have an incentive to encourage you to increase your assets with us. ARM Financial does not sell proprietary products, receive third-party payments, participate in revenue sharing nor practice principal trading.

Ask us:

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

For additional information, please see Item 4 in our Form ADV part 2 Brochures, which can be found at <https://adviserinfo.sec.gov/firm/brochure/144340>

How do your financial professionals make money?

Our financial professionals are compensated through a fixed percentage of assets under management (AUM) fees paid by clients. Our professionals are not paid based on the products they recommend, the frequency of trades they place, or the commissions earned. They do not receive performance-based compensation, commissions, referral fees, or third-party payments.

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

☐ Yes ☒ No

You can visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask us:

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

Additional Information

For additional information about our services, please see our Form ADV brochure at www.adviserinfo.sec.gov. You may also contact Abraham R. McAllister at:

 (617) 520-4044  abraham@armfi.com  www.armfi.com

Ask us for a copy of this relationship summary.

- “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?”