

**Gea Sphere, LLC (“GeaSphere”)  
Relationship Summary  
March 31, 2020**

<b>Introduction</b>	GeaSphere is registered with the Securities and Exchange Commission (SEC) 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 <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> , which also provides educational materials about broker-dealers, investment advisers, and investing.
<b>What investment services and advice can you provide me?</b>	<p>GeaSphere provides investment advisory services to retail investors primarily through model portfolio management. GeaSphere provides ongoing portfolio management through separately managed accounts (“SMAs”), financial planning, cash flow analysis, estate planning (in coordination with other legal professionals), tax advice through other professional affiliates, and providing specific strategies using insurance products. GeaSphere does not accept custody of client assets but will work with qualified custodians. GeaSphere typically has discretionary authority, which means we determine which securities to buy and sell. GeaSphere also offer non-discretionary services, which means you make the ultimate decision in which securities to buy and sell. Assets for the insurance products are managed on non-discretionary basis. GeaSphere’s services are subject to a minimum account size of \$500,000, however, we reserve the right to accept smaller amounts at our discretion.</p> <p>A more detailed explanation of GeaSphere’ services, fees, minimum account sizes, conflicts, compensation, and product offerings is available on GeaSphere’s Form ADV Brochure, which can be found at <a href="https://adviserinfo.sec.gov/firm/brochure/152001">https://adviserinfo.sec.gov/firm/brochure/152001</a></p>
<p><i>CONVERSATION STARTERS: KEY QUESTIONS YOU SHOULD ASK GEASPHERE</i></p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment adviser service? Why or why not?</li> <li>• How will GeaSphere choose investments to recommend to me?</li> <li>• What is GeaSphere’s relevant experience, including licenses, education and other qualifications? What do these qualifications mean?</li> <li>• Help me understand how fees and costs might affect my investments. If I give GeaSphere \$10,000 to invest, how much will go to fees and costs, and how much will be invested?</li> <li>• How might GeaSphere’s conflicts of interest affect me, and how are they addressed?</li> <li>• As a financial professional, does GeaSphere have any disciplinary history? For what type of conduct?</li> <li>• Who is my primary contact person and are they a representative of GeaSphere? Who can I talk to if I have concerns about this person’s service?</li> </ul>	
<b>What fees will I pay?</b>	Fees typically vary depending on the type, size, and complexity of the client account. The annualized fees can range from .50% to 1.80% depending on assets under management and will be billed monthly in arrears at the end of each month based upon the value of the client’s account at the end of the previous billing period. In addition to advisory fees, you may also pay fees and expenses to Custodians or Broker Dealers for trading costs such as a brokerage or transactions fees. Mutual fund/ ETF/ Annuities investors also will pay the fund any additional fees that reflect management fees, fund expenses, and distribution fees. GeaSphere’s fee is 1% on assets under

	<p>management fee for running model portfolios within annuities exchanges through its insurance products.</p> <p>If you are a retail investor, the more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase your account assets. In addition, certain investors will pay higher fees than others, which provides an incentive for GeaSphere to favor those investors, but we have policies and procedures reasonably designed to ensure our activities are conducted consistent with our clients' best interests.</p> <p>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 by reviewing both the fees charged by the funds and GeaSphere's fees.</p> <p>For additional information about our fees, please see Items 5 and 6 of our Brochure, which can be found at <a href="https://adviserinfo.sec.gov/firm/brochure/152001">https://adviserinfo.sec.gov/firm/brochure/152001</a></p>
<p><b>What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?</b></p>	<p>When GeaSphere acts 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 recommendation(s) we provide you. Here are some examples to help you understand what this means. Representatives of GeaSphere may receive compensation from the sale of insurance products that is separate from the management fees. This may present a conflict of interest due to the financial incentive to recommend such investments based on the compensation received, rather than on the clients' needs. Generally, the conflict is addressed by disclosing the fact that the client is purchasing an investment that is separate from the services of GeaSphere, and for which representatives of GeaSphere receive a commission. Also, the Firm permits Employee personal trading in securities we buy for our clients, but our policies seek to prevent Employees from making competing transactions, trading against, or front-running client investments.</p> <p>More information about our fees and conflicts of interest is in our Brochure, which can be found at <a href="https://adviserinfo.sec.gov/firm/brochure/152001">https://adviserinfo.sec.gov/firm/brochure/152001</a></p>
<p><b>How do your financial professionals make money?</b></p>	<p>Representatives of GeaSphere are compensated by management fees based on assets under management and fixed fees for other advisory services. As described above, Representative may receive compensation from the sales of insurance products that is separate from the management fees.</p> <p>For additional information on compensation, please see Items 5: <i>Fees and Compensation</i> in our Brochure.</p>
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>Yes. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p>
<p><b>Additional Information</b></p>	<p>For additional information about our services and if you would like additional, up-to-date information or a copy of this disclosure, please visit our website at <a href="https://www.geasphere.com/">https://www.geasphere.com/</a> or by calling 401-351-4900.</p>