

Virtix Investment Advisors LLC 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 www.Investor.gov/CRS, providing educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We provide investment management, financial planning and consulting services to our clients.

When providing investment management services, we not only make investment decisions but also implement these decisions and provide ongoing investment monitoring and reporting. We also provide non-discretionary management where clients prefer to approve all decisions. In some cases, we may recommend you approve delegating discretionary authority to outside managers who select investments on your behalf. Outside managers would be responsible for reporting and we would be responsible for ongoing manager and general investment oversight. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs and you may impose restrictions related to level of discretion granted, the types of investment used, etc. We require a minimum account size of \$500,000 but reserve the right to accept or decline any engagement.

When we provide financial planning services, we provide advice and assistance in areas such as educational funding, retirement planning, estate planning, risk management, tax planning, etc., but you decide whether to implement recommendations. Financial planning can be ongoing as part of a management engagement or can be project oriented. Financial planning may include a written plan. When providing consulting services, we make investment recommendations but you are responsible for deciding and implementing. We may delegate some financial planning and consulting services to outside "family office" or other service providers.

For additional information about the services we provide, please see Item 4 of our Form ADV Part 2A Brochure at www.Virtix-IA.com.

Key questions to ask your financial professional:

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?

When providing portfolio management services, we charge an ongoing asset based fee which we share with outside managers if applicable. Asset based fees give an advisor an incentive to increase the assets in a client account since the more an investor has in an account, the more the investor will pay in fees. Our fee is calculated and deducted directly from your account quarterly in arrears. Our fee is separate from custodial fees or expenses, mutual fund or ETF expenses, taxes, or other fees charged by outside parties, and may or may not include transaction fees depending on the platform used.

When providing financial planning services, we either include as part of an investment management engagement or charge a fixed fee that we quote in advance based on the complexity of the project. The fee is due upon completion although a portion may be due in advance. Our financial planning fees are separate from any fees or expenses assessed by outside parties.

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.

For additional information about the fees we charge, please see Item 5 of our Form ADV Part 2A Brochure at www.Virtix-IA.com.

Key questions to 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 affect the investment advice we provide you. Here are some examples to help you understand what this means.

Some firms earn incentives for using proprietary products in client accounts and some firms trade investments from their own inventory with their clients. We do not engage in these activities. We do however share revenues when using outside managers with whom we have arrangements which is a conflict of interest. We also receive some non-monetary benefits from our custodians and providers to whom we direct business and the receipt of these benefits is also a conflict.

For additional information about our custodial arrangements and arrangement with outside parties, please see Items 4, 5, 10 and 12 of our Form ADV Part 2A Brochure at www.Virtix-IA.com.

Key questions to ask your financial professional:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated with salary, revenue sharing for servicing accounts, and bonus compensation for generating new clients. Our financial professionals may receive compensation for insurance sales but do not receive economic benefit or other compensation from outside parties for investment sales.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

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

Key questions to ask your financial professional:

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

WHERE TO GO FOR ADDITIONAL INFORMATION

Please visit our website at www.Virtix-IA.com or contact us at **913-221-0880** for a current copy of this summary, for our Form ADV Part 2 Brochure, or for additional information about our firm.

Key questions to 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?