

CUSTOMER RELATIONSHIP SUMMARY

1. INTRODUCTION

Symmetry Partners, LLC (“Symmetry”), is an investment adviser registered with U.S. Securities and Exchange Commission (“SEC”). We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://Investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers and investing.

This document provides you with a summary of the types of services we provide and how you pay. Please feel free to ask us for additional information.

2. RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Symmetry offers portfolios, programs and investment advisory services to clients who are referred to Symmetry’s services through investment adviser and registered representatives of unaffiliated independent Broker-Dealers and Registered Investment Advisers (“RIAs”). Symmetry provides advisory services acting as a strategist/sub-advisor/model manager to/on various technology, broker-dealer, custodian, and RIA management platforms.

Symmetry also provides investment advisory services to the Symmetry Panoramic Funds (each a Fund and collectively the “Funds”) which are registered with the SEC under the 1940 Act and the Securities Act of 1933.

What experience, licenses, education, and other qualifications do our professionals have? What do these qualifications mean?

Symmetry’s ADV Part 2B can be found at the following address <https://symmetrypartners.com/disclosures-and-prospectuses>.

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Symmetry charges fees for the administration and management of your account. Symmetry will charge an annual fee based on the assets under management (See below). A portion of Symmetry’s fee, or an additional fee, as disclosed in the client Investment Advisory Agreement (“IAA”), is deducted from your account, and paid to the RIAs or broker-dealer representative associated with your account. The additional fee will vary but could be a maximum of 2.00%.

Symmetry’s standard tiered fee schedule, (which may, in certain circumstances, be negotiable), is as follows:

<u>Range Start</u>	<u>Range End</u>	<u>Percentage</u>
\$0	\$1,000,000	0.50%
\$1,000,001	\$3,000,000	0.45%
\$3,000,001	\$5,000,000	0.40%

Each client will generally incur additional charges or expenses in connection with the opening, maintenance and closing of his or her account(s) at an approved third-party custodian. Custodian fees can be requested from the custodian or your financial advisor.

Investments into mutual funds, affiliated and unaffiliated alike, are subject to their internal expense ratio. Such fees are separate and apart from Symmetry's fees. Additional information about the fees charged to the Symmetry Panoramic Funds is available in the Funds' prospectus and SAI, which is available at www.panoramicfunds.com or on the SEC's EDGAR database.

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 Symmetry serves as an investment adviser, we have a fiduciary duty to act in our clients' best interest and not put our interests ahead of our clients. Our employees take their positions of trust seriously and must always act professionally and with complete propriety.

When Symmetry Panoramic Funds are used in an account, we receive an investment management fee from the Funds, and will not charge an account level advisory fee. We may charge an administrative fee for the operational support needed to service the account, which could range from 0% to 0.15%. As such, our overall compensation could be higher when a client invests in the Panoramic Funds. This presents a conflict of interest in that our firm may have a financial incentive to invest client assets' in the Panoramic Funds.

The firm enters into Solicitor's agreements with unaffiliated independent BD/RIAs who then offer our investment supervisory services to clients through its investment advisers and registered representatives. All material information describing the solicitor's activities and compensation is disclosed to the client in the solicitor's disclosure statement, which is part of Symmetry's IAA.

Symmetry may enter marketing arrangements with the solicitor or representative. The purpose of such arrangement is to provide marketing support to introduce the firm and solicitor's mutual services to the public. Such services include, but are not limited to, sponsoring of educational seminars and client events, paying for publication of an advertisement, payment for attendance/access to solicitor's marketing programs designed to support solicitor's investment adviser and registered representatives, assisting in the development of marketing pieces, reimbursing solicitor's representatives the cost of attending meetings/seminars for the purpose of learning our firm's advisory business, and other marketing initiatives.

How do your financial professionals make money?

Our employees are compensated by salary and do not participate in any type of performance compensation plan. They also receive bonuses at the discretion of the firm's executive team based upon success of the firm and specifically upon the contributions of the employee.

4. DISCIPLINARY HISTORY

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

We have no legal or disciplinary events. Visit <https://investor.gov> for a free and simple search tool to research our firm and our financial professionals.

5. ADDITIONAL INFORMATION

Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?

For current information about our advisory services, see Form ADV 2A and 2B brochures at <https://www.investor.gov> or our website (https://symmetrypartners.com/disclosures-and_prospectuses). Additionally, you may contact Symmetry Compliance at 860.786.3309 or SymmetryCompliance@symmetrypartners.com.