Apforia LTD
Form CRS Client Relationship Summary
September 10, 2026

Item 1. Introduction

A. **Apforia LTD is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services**. Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services *What investment services and advice can you provide me?*

Services: We provide investment management, comprehensive financial planning, project based financial planning, hourly planning, employee benefit plan services and educational seminars and workshops to retail investors.

Monitoring: As a part of our standard services, we monitor your investment account on at least an annual basis or when an event triggers a review. Financial plans, once prepared and delivered to you, are reviewed annually. We will discuss your investment goals, and design a strategy to achieve your investment goals.

Investment Authority: We buy and sell investments in your account without asking you in advance, this is called "**discretionary authority**". We may give you advice and you decide what investments to buy and sell, this is called "**non-discretionary authority**". We offer both discretionary and non-discretionary authority accounts.

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice on stocks, bonds, certificates of deposit, municipal securities, mutual funds and options in securities.

Account Minimums: We may require a minimum amount of assets to open an account.

Additional Information: Apforia LTD is registered with the Securities and Exchange Commission as an investment advisor. The principal owners of the firm are Sean C. Gillespie, Adrienne Ross, and Paul Allen. Sean C Gillespie, is our Chief Compliance Officer (CCO). **Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

Questions you should 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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct *What fees will I pay?*

Principal Fees and Costs: You will pay an on-going negotiable **asset-based fee** of 0.25% to 2.00% at the end of each month or quarter for our services, based on the value of the cash and investments in your advisory account, or on a flat fee based on factors other than a percentage of your assets under management. Our employee benefit plan services fee range is 0.25% - 0.50% of total plan assets at the end of each month or quarter, or on a flat fee ranging from $1,000 - $12,000 annually. Our **project based hourly fee** for financial planning is up to $500 per hour. Our **comprehensive financial planning with investment management fee** consists of an upfront fee $1,200 followed by a maximum annual fee of $30,000. Our **comprehensive financial planning without investment management fee** consists of an upfront fee up to $1,200 followed by a maximum annual fee of $30,000. Our comprehensive financial planning bundled with investment management fee consists of an upfront fee up to $1,200 followed by either a flat annual fee that covers financial planning and investment management, or billed for both services based on a percentage of the assets under management. Our educational seminar and workshop fee range of $0 - $5,000 per engagement, or up to $1,000 per participant and some or all of the fee may be billed in advance of the event.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

Additional Information: *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.* ***Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.***

Help me understand how these fees and costs might af ect 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 advisor? How else does your firm make money and what conflicts of interest do you have?

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Standard of Conduct

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 af ect the investment advice we provide you. Here are some examples to help you understand what this means.*

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

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

Additional Information: Other than what has been stated above concerning insurance licensed individuals, we do not have any relationships or arrangements with any other entity.

How do your financial professionals make money?

We are paid by the asset-based fee that is charged to your investment account. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We are also compensated by ongoing, flat, and hourly fees.

Item 4. Disciplinary History

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

Contact Sean C. Gillespie, Owner and Chief Compliance Of icer (CCO) Phone: ((757) 752-8055 for additional information and an up to date copy of the 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?