

Canopy Capital Group
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
June 2025

<p>Item 1. <u>Introduction</u></p>	<p>GoldenX Company, doing business as Canopy Capital Group (“Canopy”), is registered with the Securities and Exchange Commission 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? Canopy provides investment sub-advisory services to your investment adviser (“IA”) through an internet-based platform that delivers customized investment portfolios that consist mainly of fixed income securities. You, through your investment adviser, provide inputs to Canopy, such as desired asset class, characteristics and targets, and Canopy implements the investment strategy based on those inputs.</p> <p>Canopy does not offer any services directly to retail investors, but solely through a sub-advisory agreement between your IA and Canopy.</p> <p>It is important to know that Canopy does not provide advice to you or to your IA regarding the selection of the strategy you invest in or whether the strategy is appropriate for your specific needs. That decision is made between you and your IA.</p> <p>We act in a discretionary manner, meaning we have the authority to decide what assets are purchased and sold, how much and when to trade.</p> <p>We also offer IAs tax loss optimization tools on the investment platform to assist in tax loss harvesting, but we do not provide accounting, legal, or tax advice.</p> <p>Monitoring The performance of your account is monitored by our team, supported by Canopy’s optimization software, on a daily basis to ensure your account holdings are in line with the investment strategy selected, with specific attention to any variance between the target allocation of different assets and the actual account holdings, but we do not monitor for the ongoing suitability of a particular strategy for you. Your IA is responsible for determining suitability.</p> <p>Investment Authority Accounts are managed on a discretionary basis based on the parameters set by the IA.</p> <p>Limited Investment Offering While we focus our investment advice mainly on fixed income securities, we may at a future date expand the scope of our advice to you.</p> <p>Account Minimums and Other Requirements We impose account minimums, and those account minimums are different depending on the strategy or services selected. Minimums may be waived in our sole discretion.</p> <p>You may find additional information about Canopy services in Part 2A of our Form ADV, which is available at https://adviserinfo.sec.gov/</p> <p>Conversation Starters.</p> <ul style="list-style-type: none"> ● 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? <p>Answers to the conversation starters will be provided by Canopy and made available through your IA.</p>
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>A. What fees will I pay? As compensation for investment sub-advisory services rendered to a client, Canopy will charge a fee calculated as a percentage of the market value of the assets in your account, payable monthly in arrears. The investment management fee is generally subject to modification, waiver, or reduction at our discretion. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.</p>

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Client Relationship Summary - Conversation Starter Supplement

June 2025

Given my financial situation, should I choose an investment advisory service? Why or why not?

Our platform is designed primarily for use by your investment advisor (“IA”) that has partnered with us to provide our services to you. Your IA will determine that our investment advisory services are appropriate for you. It is important to know that we do not provide advice to you or to your IA regarding the selection of the strategy you invest in, or whether the strategy is appropriate for your specific needs. That decision is made between you and your IA.

In addition, your IA is responsible for (1) determining the initial and ongoing suitability of the strategy for you; (2) devising or determining the specific initial and ongoing desired strategy; (3) monitoring performance of the strategy; and (4) modifying and/or terminating the management of your account using the strategy.

How will you choose investments to recommend to me?

We provide investment advisory services to you through an internet-based platform that delivers customized investment portfolios that consist mainly of fixed income securities.

You, through your IA, provide inputs to us, such as desired asset class, characteristics and targets, and we implement the investment strategy based on those inputs.

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Canopy’s Chief Executive Officer is a Chartered Financial Analyst and spent 17 years at Fidelity Investments where he was promoted to the position of Managing Director. He received a Bachelor of Science degree from Bentley University. He is an experienced investment 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?

If you gave us \$10,000 dollars to invest on the platform, we would invest the full \$10,000 for you. Our fees vary depending on the assets we invest for you and other factors but our highest annual investment management fee is currently 0.40% of the net asset value of your account per annum, which equals \$40 per year if the account balance does not change over the course of a year. If the value of your account goes up (because, for example, your investments appreciate), our fee would be higher than \$40 in that year, and if the value of your account goes down (because, for example, you

withdraw some of your funds or there is a market downturn), our fee would be lower than \$40 in that year.

In addition to our management fee, you will bear the cost of custodial fees, brokerage commissions, transactions fees, and other third-party fees that are required to invest your account. You are responsible for certain charges imposed by custodians, broker-dealers, and other third parties.

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

When we provide investment sub-advisory services to you through your IA, we seek to avoid, disclose, or otherwise mitigate any activities, interests and relationships that run contrary (or appear to run contrary) to your best interest.

With that in mind, our business model has incentives that can create conflicts of interest. We are paid based on assets under management and have a financial incentive to recommend that you increase the value of your accounts. We also have a financial incentive to recommend you invest in the service offering from which we expect to earn greater revenue.

You may find additional information about conflicts of interest between Canopy and its clients on Part 2 of our Form ADV, which is available at <https://adviserinfo.sec.gov/>

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

We do not have any disciplinary history.

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?

Your primary contact will be your IA. At all times, your IA, and not Canopy, is responsible for maintaining the initial and ongoing relationship with you. In addition, your financial adviser is responsible for (1) determining the initial and ongoing suitability of the strategy for you; (2) devising or determining the specific initial and ongoing desired strategy; (3) monitoring performance of the strategy; and (4) modifying and/or terminating the management of your account using the strategy.