

Canopy Capital Group  
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY  
March 2026

<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 <a href="https://Investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p><b>What investment services and advice can you provide me?</b></p> <p>Canopy provides investment sub-advisory services to your investment adviser (“IA”) through separately managed accounts that consist mainly of fixed income securities. Your IA has access to Canopy’s internet-based platform that allows your IA to create customized investment strategies for portfolios managed by Canopy which take into consideration your tax profile and risk parameters, among other factors.</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. Additionally, we do not provide accounting, legal, or tax advice.</p> <p><b>Monitoring</b></p> <p>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><b>Investment Authority</b></p> <p>Accounts are managed on a discretionary basis based on the parameters set by the IA.</p> <p><b>Limited Investment Offering</b></p> <p>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><b>Account Minimums and Other Requirements</b></p> <p>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><i>You may find additional information about Canopy services in Part 2A of our Form ADV, which is available at <a href="https://adviserinfo.sec.gov/">https://adviserinfo.sec.gov/</a></i></p> <p><b>Conversation Starters.</b></p> <ul style="list-style-type: none"> <li>● <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>● <b>How will you choose investments to recommend to me?</b></li> <li>● <b>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</b></li> </ul> <p><b>Answers to the conversation starters will be provided by Canopy and made available through your IA.</b></p>
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p><b>A. What fees will I pay?</b></p> <p>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> <p>Investment management fees do not include brokerage commissions, transaction fees, and other related costs and expenses. You are responsible for certain charges imposed by custodians, broker-dealers, and other third parties.</p>

