Form CRS
Client Relationship Summary

Veraz Advisors, LLC June 4, 2026

Item 1 – Introduction

Veraz Advisors, LLC ("Veraz") is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important that you understand the 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.

Item 2 – Relationship and Services

What investment services and advice can you provide me?

We provide discretionary investment management, financial planning, and consulting services. As part of our standard service, we monitor your investments at least quarterly. This service is provided as part of our standard advisory relationship and is governed by your investment advisory agreement. For financial planning-only clients, monitoring is not included unless specifically engaged.

In discretionary accounts, we trade without prior approval.

We do not limit investments or impose a minimum account size.

Conversation Starters:
- 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 3A – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge an asset-based fee for investment management services. Fees are based on account size and services provided. The more assets you have, the more you will pay, which creates an incentive for us to increase assets. You will also pay fees to the custodian and fees embedded in the products you own, such as mutual fund expense ratios and ETF management fees. These are separate from our advisory fee. Please see our Form ADV Part 2A, Item 5 for our complete fee schedule.

Fees are billed quarterly in advance.

You will also incur custodial, brokerage, and transaction costs.
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.

Conversation Starter:
- 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?

Item 3B – Fees, Costs, Conflicts, and Standard of Conduct

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

Example1: We receive non-cash benefits from custodians, creating an incentive to recommend them.
Example 2: We invest in the funds we manage, so we have an incentive to allocate the best investments to those funds.

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

Item 3C – Fees, Costs, Conflicts, and Standard of Conduct

How do your financial professionals make money?

Our financial professionals are compensated based on advisory fees, creating an incentive to increase assets.

Item 4 – Disciplinary History

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

No, neither Veraz nor its professionals have reportable disciplinary events. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:
• As a financial professional, do you have disciplinary history? For what type of conduct?

Item 5 – Additional Information

For additional information or to request a current copy of this Form CRS, please contact

Veraz Advisors, LLC. Telephone: **844-848-3729**. Website: www.verazadvisors.com to obtain our form ADV.

To report a problem or express concerns about how you are being treated, you may contact our Chief Compliance Officer at **844-848-3729**. Your primary contact person is typically your assigned Wealth Advisor, who is a supervised person of Veraz Advisors. Visit adviserinfo.sec.gov to obtain our Form ADV.

Conversation Starters:
• Who is my primary contact person?
• Who can I talk to if I have concerns about how this person is treating me?
• Is he or she a representative of an investment adviser or a broker-dealer?