

AcreTrader Financial, LLC Form CRS (Customer Relationship Summary)
August, 2023

<p>Item 1: Introduction</p>	<p>AcreTrader Financial, LLC (“AcreTrader,” “we,” “our,” or “us”) is registered with the U.S. Securities and Exchange Commission as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Brokerage and investment advisory services and fees differ, and it is important that you understand these differences. Free and simple tools are available for you 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: Relationship and Services</p>	<p>What investment services and advice can you provide me?</p> <p>We offer private placement services to issuers of securities through a web-based platform (the “Platform”). Suitable investors who are accredited are eligible to invest in these securities at their discretion. Our investment offerings are limited generally for the purchase of shares in proprietary special purpose vehicles (“SPV”) which own farmland, timberland and other types of land. All investments are offered through our Platform. You will make all investment decisions and we will not make any recommendations to you. We do not monitor your account for performance. AcreTrader does not require a minimum account balance, however, each offering has a unique investment minimum. We do not accept custody of customer assets or securities. Our offerings are made under Regulation D, and as such, we only offer our services to accredited investors who are legal United States residents at the time of the offering.</p> <p>For additional information, please see disclosures and other applicable documents under the disclosure section on our Platform.</p> <p>Conversation Starters:</p> <ul style="list-style-type: none"> ● <i>Given my financial situation, should I choose a brokerage service? Why or why not?</i> ● <i>How will you choose investments to recommend to me?</i> ● <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i>
<p>Item 3: Fees, Costs, Conflicts, and Standards of Conduct</p>	<p>What fees will I pay?</p> <p>You will not pay any fees to AcreTrader. We do not charge fees to open or maintain an account. Retail investors may indirectly pay a portion of the private placement fees we received from issuers of securities, as determined by the subscription agreements. We are incentivized to offer you the investments listed on the Platform because i) we will be paid private placement fees by the third-party non-affiliated issuers of offerings and ii) certain services are provided by our affiliate AcreTrader Management, LLC (“ATM”) in exchange for an annual management fee; due to common ownership, we benefit when they receive fees as a result of your investments made through the Platform. 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.</p> <p>Conversation Starters:</p> <ul style="list-style-type: none"> ● <i>Help me understand how these fees and costs might affect my investments.</i> ● <i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>

	<p>Other Fees and Costs</p> <p>Because we do not custody client assets, we do not charge any custody fees or account maintenance fees. You may be assessed such fees by your custodian. We do not receive any portion of these fees. Our Affiliate, ATM may also receive an annual management fee in exchange for the land management services it provides to the issuer or SPV.</p> <hr/> <p>What are your legal obligations to me when offering recommendations? How else does your firm make money and what conflicts of interest do you have?</p> <p><i>When we provide you with a recommendation</i>, we have to act in your best interest and not put our interest ahead of yours. 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 services we provide you. Here are some examples to help you understand what this means. Since we offer placement in investments managed by our affiliate, we benefit financially from this placement even though we do not directly charge you fees for brokerage services, such as account opening. Additionally, farm managers and other third parties are often affiliated companies that are paid for non-securities related fees out of the revenues collected from the issuer's tenants, which poses a similar conflict. AcreTrader Financial has a contractual obligation to any issuers whom it represents in a private placement to help the issuer sell securities to raise equity and is compensated with success fees by each such issuer to sell those shares to investors. Therefore, AcreTrader is not completely independent from the issuer and may have a conflict of interest with investors/customers. Affiliates of AcreTrader Financial, including ATM, who are compensated for management services provided to the issuers may also have a conflict of interest with the investor/companies in that if investors buy the shares, ATM will receive management services compensation annually in connection with managing the property owned by the issuer. Further, our Affiliate, Acres.com, may receive SaaS license fees from issuers who are also our customers.</p> <hr/> <p>How do your financial professionals make money?</p> <p>We pay our financial professionals a salary and they also receive stock options in the parent company (AcreTrader, Inc.). Licensed representatives may also receive additional transaction based compensation in certain circumstances which result in new client business. This compensation incentivizes such representatives to make investment recommendations to new clients.</p>
<p>Item 4: Disciplinary History</p>	<p>Do you or other members of AcreTrader have legal or disciplinary history?</p> <p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p><i>Conversation Starters:</i></p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Item 5: Additional Information</p>	<p>For additional information about our products and services, visit https://acretrader.com/</p> <p><i>Conversation Starters:</i></p> <ul style="list-style-type: none"> • <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?</i> • <i>Who can I talk to if I have concerns about how this person is treating me?</i> <p>If you would like additional information or a copy of this form, please call 888-958-1470 or email info@acretrader.com.</p>