ANNATTO LLC

Form CRS · Customer Relationship Summary · October 14, 2026

SEC-Registered Broker-Dealer
FINRA · SIPC Member

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Introduction

Annatto LLC ("Annatto," "we" or "us") is registered with the 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 for you to 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.

What investment services and advice can you provide me?

We offer limited brokerage services to retail investors. We recommend and sell interests in private placements, which are offerings of securities exempt from registration under Section 4(a)(2) of the Securities Act of 1933 or Rule 506(b) or 506(c) of Regulation D. These include interests in special purpose vehicles that invest in the shares of private, pre-IPO companies. We also introduce companies that are raising capital to other broker-dealers, and we provide merger and acquisition advisory services to businesses.

We do not open or carry accounts. When you invest, you subscribe directly with the issuer or the vehicle, and your money goes to the issuer, the vehicle or an escrow account, not to us. We do not hold your cash or securities at any time.

Monitoring. We do not monitor your investments after you invest, and we do not offer any account monitoring service.

Investment authority. We do not accept discretionary authority. You make the final decision whether to invest.

Limited investment offerings. We offer only private placements, and only those of issuers and sponsors that have agreements with us. We do not offer proprietary products. We do not offer stocks, bonds, mutual funds, exchange-traded funds, options, variable insurance products, commodities, futures or digital assets.

Account minimums and other requirements. We have no account minimum. We offer private placements only to accredited investors. Each private placement sets its own minimum investment, and offerings under Rule 506(c) require verification of your accredited investor status.

More detailed information about our services is in our Regulation Best Interest Disclosure, available on request at (650) 560-8049 or Chuck@Annat.to.

ASK YOUR FINANCIAL PROFESSIONAL

"Given my financial situation, should I choose a brokerage 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?"

What fees will I pay?

We are paid a selling fee by the issuer, the sponsor of the vehicle or its placement agent, generally a percentage of the amount you invest. That fee may be paid out of a placement fee charged to you or may be built into the price you pay. Because we are paid only when you invest, we earn more the more often and the more you invest, and we therefore have an incentive to encourage you to invest more often and in larger amounts.

Private placements also carry their own costs, which may include placement or subscription fees, management fees, administrative and legal expenses, and a share of profits ("carried interest") paid to the sponsor. These costs are described in the offering documents, which you should read before you invest. We do not charge account, custody or transfer fees.

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.

More detailed information about our fees is in our Regulation Best Interest Disclosure and in the offering documents for each investment.

ASK YOUR FINANCIAL 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?"

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 recommendations we provide you. Here are some examples to help you understand what this means.

1. **Third-party payments.** We are paid by the issuers and sponsors whose offerings we sell, or by their placement agents. That gives us an incentive to recommend offerings that pay us rather than offerings that do not.
2. **Different pay for different offerings.** Our selling fees are negotiated and differ from offering to offering. That gives us an incentive to recommend the offerings that pay us the most.
3. **Referral fees.** Other broker-dealers pay us referral fees when we introduce companies raising capital to them. That gives us an incentive to introduce companies to the firms that pay us the most.
4. **Outside business interests.** Our owner and some of our financial professionals serve as officers or directors of, or have financial interests in, other companies. If an offering relates to one of those companies, we have an incentive to recommend it.

More detailed information about our conflicts of interest is in our Regulation Best Interest Disclosure.

ASK YOUR FINANCIAL PROFESSIONAL
"How might your conflicts of interest affect me, and how will you address them?"

How do your financial professionals make money?

Our financial professionals are paid out of the selling, referral and advisory fees the firm earns, in the form of a salary, a share of those fees, or both. Because their pay rises with the amount you invest and differs by offering, they have an incentive to recommend that you invest more and to recommend offerings that pay the firm more. We do not hold sales contests or set sales quotas.

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

Yes. Visit **Investor.gov/CRS** for a free and simple search tool to research us and our financial professionals.

ASK YOUR FINANCIAL PROFESSIONAL
"As a financial professional, do you have any disciplinary history? For what type of conduct?"

Additional Information

You can find additional information about our brokerage services, and you can request up-to-date information and a copy of this relationship summary at no charge, by calling us at (650) 560-8049, by emailing Chuck@Annat.to, or by writing to Annatto LLC, 80 Stone Pine Road, Office 120, Half Moon Bay, CA 94019.

ASK YOUR FINANCIAL PROFESSIONAL
"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?"