

FundX Investment Group, LLC is an investment adviser registered with the Securities and Exchange Commission (SEC). As a retail investor, it is important for you to understand the differences between the services and fees of an investment adviser and those of a broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We focus primarily on open-end mutual funds and exchange traded funds (ETFs), and offer the following investment advisory services:

Asset Management: When you sign a client agreement with us, you get access to our investment advisory services. This includes having an adviser who develops and implements a financial and investment plan for you based on your financial goals, risk tolerance, and time horizon (how long you expect to be invested). Your advisor provides ongoing investment advice to help you adapt to changes in the markets and changes in your life.

Your investments are held in your name in an account at a custodian, such as Charles Schwab or Fidelity. These custodians are broker-dealers. As your advisor, we act on a discretionary basis, which means we can buy and sell investments in your account without asking you in advance. We monitor your assets monthly and as needed in response to changes in market conditions and send you quarterly updates so you'll stay up to date on how we're doing.

Our minimum asset size to establish a new separate account relationship is \$2 million.

We offer a portfolio management service called FundX Direct Portfolios, a digital investment management solution designed by us to provide our eligible clients a strategy that combines our asset management expertise with a technology platform developed by Charles Schwab. Minimum investment is \$5,000

Mutual Funds: We also manage the FundX Upgrader Funds, a series of five open-end mutual funds. We may buy and sell shares of one or more of the FundX Funds in an account we manage for you.

Financial Planning: We offer separate financial planning services to our clients. This may include a review of and recommendations for investment accounts and asset allocation; retirement accounts; insurance policies; estate planning; budget and spending; and education planning.

Newsletter: We publish a monthly newsletter, NoLoad FundX, for paid subscribers that provides general market commentary and mutual fund and ETF data for do-it-yourself retail investors. Clients receive a complimentary subscription to the newsletter.

Ask Your FundX Investment Advisor

- *"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?"*

Additional information about our advisory services is in Items 4 and 7 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/109194>.

What fees will I pay?

Asset Management Fees: You pay an ongoing asset-based management fee at the end of each quarter for our services. The fee is based on assets under management (AUM): the value of the cash and investments in your managed account. The management fee ranges from an annualized 1.00% on AUM up to \$2 million, to 0.50% on AUM above \$20 million. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. The management fees are automatically deducted from your account, which will reduce the value of your account.

You pay other fees and costs directly or indirectly, such as custodian fees and transaction fees. Charles Schwab or Fidelity may charge a fee when we buy or sell an investment for you; these fees are deducted from your account. Those fees are in addition to our management fees. Some investments, such as mutual funds and exchange traded funds, have expenses that you pay indirectly. These will reduce the value of your investments over time.

We do not charge clients a separate management fee for accounts in the FundX Direct Portfolios program, which invests exclusively in FundX Upgrader Funds, for which we act as investment advisor. Instead, we charge a management fee to each of the FundX Funds.

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.

Mutual Fund Fees: All mutual funds charge fees and expenses, and the FundX Upgrader Funds are no exception. These include asset management (which is paid to us), accounting, custodial, and administrative costs. These fees are included in the expense ratio of each fund. For details on the current fees charged by each of the FundX Funds, please see our current prospectus at: <https://fundxfunds.com>

Financial Planning Fees: We charge fees for financial planning based on the specific service provided. Fees range from \$1,500 to \$3,000 depending on the depth and range of the project. The scope of the financial planning service and the fees charged would be spelled out in a separate agreement with you.

Newsletter Fees: We charge annual subscription fees for its newsletter, NoLoad FundX. See: <https://fundxnewsletter.com/pricing>

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/109194>

Ask Your FundX Investment Advisor

- *“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 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.

There’s a conflict of interest any time we recommend that you move your assets to us rather than keeping them in an unmanaged account. When you move new assets to us, you get our help managing those assets, but you increase your assets under management, which increases our management fee.

Another conflict of interest exists because we are paid a management fee for managing the FundX Upgrader Funds and we often buy FundX Funds in our client accounts. We address this conflict by charging no management fee to clients on that portion, if any, of their assets that are held in FundX-managed accounts invested in any of the FundX Funds.

We receive information and services from Schwab and Fidelity that help us operate, including access to market data, discounted or free conferences, software and other technology. This creates a potential conflict of interest; it may indirectly influence our choice of custodians.

Additional information about our conflicts of interest is included in our Firm Brochure, including Item 10, which is available online at <https://adviserinfo.sec.gov/firm/summary/109194>.

Ask Your FundX Investment Advisor

- *“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 a salary and a bonus based on the revenue our firm earns from advisory services. Compensation is not based on the amount of assets serviced by the professional.

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

No. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask Your FundX Investment Advisor

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

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD# 109194. You may also contact our firm at 800-323-1510 to request a copy of this relationship summary and other up-to-date information.

Ask Your FundX Investment Advisor

- *“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?”*