



It helps to have allies.

Client Relationship Summary

January 1, 2024

Introduction

EverNest Financial Advisors (“EverNest”) is a registered investment adviser (“RIA”) with the Securities and Exchange Commission. It is important for you to understand that fees differ between brokerage services, which we don’t provide, and investment advisory services, which we do. 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 provide comprehensive **financial planning and investment management** across your whole financial picture:

- In our **financial planning** work, we often help with business transitions, education planning, charitable giving, generational planning and retirement planning. We also provide advice relating to ongoing household finances, such as personal balance sheet and budgeting, Social Security claiming, tax planning, estate planning and much more. We regularly collaborate with clients’ other advisors, such as tax accountants and attorneys, though we do not provide direct tax or legal services.
- In our **investment management** work, we recommend a mix of investments after analyzing clients’ goals and their tolerances for risk. Our investment process is largely quantitative and considers research-based inputs into our investment committee processes. Decision factors include valuation, fundamentals, and investor psychology, among others. A typical portfolio of stocks is built around individual large-capitalization stocks complemented by sector-oriented exchange traded funds (ETFs). We also use mutual funds, fixed-income and may recommend other specialized investments. For each asset class, we typically recommend two or more specific asset managers. We may provide counsel regarding investments in funds-of-funds, private equity, hedge funds, and other private placements. In some cases, we manage inherited positions, whether on an ongoing basis or until we employ a suitable divestment strategy.

Prior to formulating any investment allocation recommendation, we will work with our clients to ascertain each client’s financial profile, demographical information, financial goals, liquidity needs, time horizon and willingness and ability to assume risk as well as any special considerations relevant to the formulation of the client’s investment program.

As part of this process, we seek to answer three essential questions:

- What is important to you about your future from a financial perspective?
- What is this money for?
- What shorter-term losses are you willing to endure in pursuit of long-term gains?

Our investment management program provides **discretionary** account management, which means we may trade on your behalf as we ensure your investments are managed according to your investment objective and risk tolerance. We never hold your funds directly; your accounts are held by one or more third-party custodians, such as Charles Schwab or Fidelity.

We do not have a household minimum in investable assets. We provide financial planning and investment management services specific to the needs of each individual client for a **single ongoing asset-based fee based upon the value of cash and investments in the advisory accounts.** (In some cases, we may provide financial planning or consulting services without investment management, in which case fees are determined differently.)

Questions to ask us

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?

For additional information about the services we can offer you, please see Item 4 of our Form ADV Part 2A Brochure, which is available on our website, <https://evernestfa.com>.

What fees will I pay?

You will be charged an **ongoing management fee** based on the assets under management in accordance with the fee schedule contained in your agreement. Fees are generally billed quarterly in arrears, based on the quarter-end balance of the account(s) during the period. These fees are “asset-based,” meaning that the fee is

Questions to ask us

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?

calculated as a percentage of the assets invested in your advisory account(s) according to the fee schedule in your advisory agreement with us. This means that the more assets you invest in your account,

the more you will pay in fees, and therefore we may have an incentive to encourage you to increase assets in your advisory account(s). The firm’s current fee schedules are described in Item 5 of the Form ADV Part 2. Client fees are negotiable. In addition to the fee(s) above, you may be responsible for certain charges imposed by custodians and/or brokers, including transaction fees, custodian fees (e.g. wire fees), and internal fees related to mutual funds, exchange traded funds or other managed investments.

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. For additional information, please see EverNest’s Form ADV Part 2A brochure posted on our website (Items 5 and 7).

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?

We act as your investment adviser, and as a result have an ***obligation to act solely 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

Questions to ask us

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

provide you. Here are some examples to help you understand what this means.

Most of our clients have accounts custodied at either Schwab or Fidelity, though none are required to do so. Both Schwab and Fidelity provide us with access to electronic systems that assist us in managing your account, as well as research, software, other technology, and discounts for products and services offered by third-party service providers. These economic benefits give our firm an incentive to potentially recommend the broker-dealer and custodian over another broker-dealer and custodian that do not provide similar benefits.

For additional information regarding our firm’s conflicts of interest, please see Item 10 of the Firm’s Form ADV Part 2A brochure posted on our website.

How do your financial professionals make money?

Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client satisfaction, retention, and referrals. The firm’s salaries are ultimately derived from revenue the firm earns from the advisory fee that our clients pay.

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

No. This includes our firm and its representatives. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to ask us

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call our Chief Compliance Officer, Kevin Stillman at (317) 556-6801. To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330.

Questions to ask us

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