

Innovest Portfolio Solutions LLC

Form CRS, Client Relationship Summary

March 25, 2025

Innovest Portfolio Solutions, LLC (“Innovest”) is registered with the Securities and Exchange Commission as an investment adviser. You should be aware that investment advisory services and fees differ from brokerage services and fees, and it is important to understand the differences. You can access free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Important Questions to Ask a Financial Professional:

- *Given my financial situation, why should I use 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?*

What investment services and advice can you provide me?

We provide a wide range of investment advisory services to our clients.

We are a fee only investment advisor and receive no compensation from any investment products or strategies. We work with clients to assess their risk profile and then recommend a portfolio based on that analysis. We build portfolios consisting of mutual funds, exchange traded funds, separately managed accounts, and/or limited partnerships. We research and select these investments and monitor your portfolio on an ongoing basis and discuss potential changes with you when appropriate. Our clients have

Investment Policy Statements where their investment objectives and portfolio guidelines are outlined. We manage our clients’ investment portfolios based on those documents and do not generally take discretion. This means that our clients make the ultimate decision on the structure of their portfolio and we manage and rebalance the portfolio based on that allocation.

Clients with smaller account values may not have access to some investment products and strategies.

For additional information, please see our Form ADV, Part 2A (the “Brochure”), Items 4 and 7, available at www.innovestinc.com.

Important Questions to Ask a Financial Professional:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What fees will I pay?

Our clients sign consulting agreements with us that clearly outline their fees. You will pay fees whether you make or lose money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees you are paying.

We do not have a standard fee schedule or account minimums since our relationships are based on the work we will perform. We work on either an asset based or fixed fee schedule and generally collect this fee in advance, at the beginning of a calendar quarter. You may pay us directly or allow us to deduct fees directly from your account.

Separate from our fees, you may also pay custodian fees and trading fees. You will pay expenses charged by the investment products

and strategies in your portfolio as well. We are independent from all of these entities and do not receive any portion of their fees.

A client's fees will depend on the specific investments in their portfolio. All fees will be disclosed to the client before investing.

For additional information, please see our Form ADV, Part 2A (the "Brochure") Items 5, 12 and 15.

Important Questions to Ask a Financial Professional:

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

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 are a fiduciary and must act in your best interest and not put our interest ahead of yours. At the same time, the way we charge our fees may create some conflicts with your interests. For example, for asset-based fee relationships, we have an incentive to encourage clients to increase the assets in their accounts. You should understand and ask us about these conflicts.

For additional information, please see our Form ADV, Part 2A (the "Brochure") Items 4, 5 and 11.

How do your financial professionals make money?

Our consultants are paid a base salary and may earn additional compensation based on firm responsibilities, work with existing clients, and business development. Our employees may receive a share of our profits, which are contributed to our retirement plan. Finally,

professionals who own an interest in our firm receive a portion of our annual profits.

Important Questions to Ask a Financial Professional:

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

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Important Questions to Ask a 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?*

Additional information

For additional information about our services, please see our Form ADV, Part 2A (the "Brochure"). If you would like a copy of this Client Relationship Summary or our ADV, Part 2A (the "Brochure"), please see our website – www.innovestinc.com – or call 303-694-1900.