

Client Relationship Summary

Form CRS: March 2021



Equius Partners, Inc. ("Equius") is registered with the Securities and Exchange Commission ("SEC") as an investment advisor. We are not a broker-dealer. It is important for you to understand that registered investment advisors are fiduciaries and, as such, our services and fees are very different from broker-dealers. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Equius provides investment advice to individuals, corporations, trusts, charitable entities, pensions and profit-sharing plans. We make determinations based on our initial and ongoing consultations with you and consider, among other things, your financial objectives, risk tolerance, investment time horizon, financial challenges, investment experience, present and future cash flow (liquidity) needs, tax considerations, necessity of education funding, retirement and estate planning, charitable giving, as well as defining and preserving your personal legacy. We focus on your individual goals and aspirations in all aspects of our fully transparent, client-centric investment approach.

Most, but not all, accounts are managed on what is termed a "discretionary" basis, which allows Equius to decide the type and amount of securities purchased or sold on your behalf, as well as the timing of the purchase or sale, without first consulting you. This discretionary authority remains in effect throughout the term of our relationship, unless revoked. You will receive monthly statements as well as any trade confirmations directly from your custodian.

We generally recommend a broad mix of passively managed, low-cost indexed mutual funds and institutional-level asset class funds for our clients' investment portfolios. These funds are designed to significantly reduce the risks associated with active management (for example, stock-picking and market-timing strategies) through very broad and efficient market diversification. We may utilize other low-cost investment vehicles, such as exchange-traded funds (ETFs) and other fixed income securities, when appropriate.

As part of our standard services, your portfolio of investments will be regularly monitored (at least annually) and rebalanced periodically, when appropriate, based on market circumstances, or to meet your changing needs, stated goals

and objectives. As part of our due diligence, we also review our firm-wide asset allocation models and approved securities at least quarterly.

For additional information on the services we offer, please refer to Equius' [Form ADV, Part 2A Brochure](#) ("Equius' ADV Brochure") (**Items 4, 5, 7, and 8**).

Questions to ask your wealth 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?*

What fees will I pay?

You will be charged an ongoing fee billed on a quarterly basis, in advance, based on the total value of the assets under our management. Assets under management are calculated as of the end of the previous calendar quarter using the market value provided by independent sources – principally your account's custodian – and include all your assets in designated/managed accounts.

Our standard fee is: 1% per annum on the first \$2,000,000; 0.50% per annum on amounts above \$2,000,000 - up to \$7,000,000, and 0.25% on amounts above \$7,000,000.

Our advisory fees do not include other fees and costs you will pay directly. These may include transaction fees charged by your account's custodian, mutual fund fees and expenses, management fees and expenses charged on investments in private funds.

Our incentive is to increase the value of your account over time, which will increase our fees over time. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will affect the value and growth of your account and 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 refer to **Item 5** of Equius' ADV Brochure.

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Questions to ask your wealth 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, as fiduciaries, we have to act in your best interest and not put our interests ahead of yours. Equius has developed a code of ethics that is in place to guide the personal conduct of our various team members.

At the same time, the way we make money, and get accounts, 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:

As you are charged a fee based on the value of your account assets, the higher the value of the assets under management, the more you pay in fees; though, depending on the total value of your account(s) assets, your fee (percentage) rate may go down. As such, conflict exists when we recommend that you increase the value of your account.

We may compensate others for client referrals based on fully disclosed and transparent agreements – in compliance with the Investment Advisers Act of 1940.

We do not, however, accept referral fees or any form of remuneration from other professionals when referred by us to them.

For more detailed information about our conflicts and how we address them, please refer to **Items 10, 11 and 12** of Equius' ADV Brochure.

Questions to ask your wealth 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 employees of the firm and are paid a fixed salary. They also receive quarterly bonuses at the discretion of Equius' executive team based upon firm-wide revenue growth metrics and the amount of client assets they manage.

Neither our firm nor any of our employees receives compensation for the sale of securities to our clients. We receive no compensation from any fund manager or other third-party for the investments that we select for client accounts.

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

No. (Please see **Item 9** of Equius' ADV Brochure.)

Questions to ask your wealth 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 clicking on the FIRM tab, and then searching CRD Number: 110450 – which is our firm registration number.

To request additional information or a copy of your relationship summary, or to speak with a member of our investment advisory team, please call (415) 382-2500.

Questions to ask your wealth 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?*