

#### Item 1. Introduction

être llc (être) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important to understand these differences. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for straightforward, free tools to research both advisory firms and financial professionals as well as educational materials regarding broker-dealers, investment advisors, and investing in general.

#### Item 2: What investment services and advice can you provide me?

être's services for retail investors include financial planning, portfolio construction and management, and performance evaluations of portfolios managed by third parties. Our firm has discretionary management of client portfolios with no material limitations. As part of our standard services, we monitor client portfolios daily. We do not have a minimum portfolio requirement. For further background, please refer to our Form ADV Part 2A ("Brochure"), specifically sections I-II.

##### *Questions to ask us:*

*Considering my financial situation, would you recommend that I engage investment advisory services? Why or why not?*

*How will you select investments to recommend to me?*

*What is your relevant experience including your licenses, education, and other qualifications? What do these qualifications mean?*

#### Item 3 (a): What fees will I pay?

The fees for our services depend upon the engagement. In general, financial planning services are subject to hourly fees and investment management services are subject to an assets-under-management fee. For specific information on our services, and the accompanying fees, please refer to our Brochure, specifically sections I-II.

For portfolio management services, we charge a fee based on the amount of assets under management (AUM). Thus, our total fee will increase as the value of your portfolio grows over time. In other words, the more assets you have under management, the more you will pay in fees and the firm may therefore have an incentive to increase those assets to increase its fee. We invoice AUM fees quarterly in arrears, based on assets under management on the final day of the quarter.

Some portfolio investments (e.g., mutual funds offered by mutual fund companies) may impose additional fees such as management fees (for managing the underlying fund investments) or transaction fees (for purchasing or selling the mutual fund). Additionally, you may pay a transaction fee when we buy or sell individual stocks or bonds for your portfolio.

You will pay fees, and incur costs, whether you make or lose money on your investments. It is important to understand what fees you are paying, and what costs you are incurring, as these reduce the amount of money you make on your investments over time.

##### *Questions to ask us:*

*If I give you \$10,000 to invest, how much will go to fees and costs, and how much will you invest for me?*

**Item 3 (b): What are your legal obligations to me when acting as my investment advisor?**

As your investment adviser, we must act in your best interests and not put our interests ahead of yours. Under the Investment Advisers Act of 1940, as amended (the "Advisers Act"), investment advisors have a fiduciary duty to their clients to: i) place the client's interests first and foremost in the advisory relationship; ii) eliminate or make full disclosure of all conflicts of interest which might influence our advice; iii) seek best execution in trading practices; and iv) monitor the advice and related outcomes over the course of the relationship.

*Questions to ask us:*

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

**Item 3 (c): How else does your firm make money and what conflicts of interest do you have?**

We receive fees for advisory services, based on the amount of portfolio assets under management, solely from you. We do not receive commissions or fees from any other source. You should understand and ask us about any conflicts of interest. For further background, please refer to our Brochure, specifically sections II and XI.

*Questions to ask us:*

*How do you as my investment adviser make money?*

*Do you receive fees from any source other than me when you manage my portfolio?*

**Item 4: Do you or your financial professionals have legal or disciplinary history?**

No. We have no legal or disciplinary events in the history of our firm. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, easy-to-use search tools for information on financial advisory firms and professionals.

**Item 5: Where can I find additional information about your investment advisory services?**

For additional information on our advisory services, please visit <https://adviserinfo.sec.gov/firm/summary/121355> for a copy of our Brochure. You may also request a copy directly from us.