



Client Relationship Summary

March 26, 2024



Envoi, LLC (Envoi) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. 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?

Envoi is a family office in the business of providing advice to families with multigenerational wealth to assist them in building and managing their net worth. Envoi uses a rigorous, disciplined, and transparent process to construct a strategy that is tailored to each family's financial situation. Envoi collaborates with client families' advisory teams as directed by its clients.

Envoi is engaged by client families to manage the interaction of their balance sheet, investment strategy and multi-generational financial plan. As such, Envoi provides an array of services to its client families, including: centralized financial planning and management; cash flow budgeting and expense management; investment management; coordination of information flow among the family, trustees and critical advisors; income and estate tax planning; risk management and wealth transfer planning; oversight and administration of the client family's custodial relationships; and assistance with client families' charitable goals and organizations.

When you engage us for family office services, you will sign an agreement that gives us discretionary authority to determine the investments to buy and sell in your account. Investment management services provided by us include identifying assets available for investment, formulating portfolio strategy, developing an asset allocation plan, selecting investments strategies typically managed by other investment managers or sub-advisors, and ongoing monitoring and performance evaluation of those investment strategies.

A comprehensive review of your situation, including portfolio performance reporting, is provided to you quarterly.

More detailed information about our services is available in our Form ADV Part 2A, specifically under Item 4 and 8, "Advisory Business" and "Methods of Analysis, Investment Strategies and Risk of Loss"

<https://adviserinfo.sec.gov/firm/summary/149436>

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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?*

What fees will I pay?

Fees paid to Envoi for advisory services are based on the asset value of your account. Fees may vary among client relationships and may be negotiable based on a variety of factors which may include total asset size. We have a minimum annual fee of \$150,000. Fees are billed each quarter, in advance.

Other fees, including custodial fees charged by your custodian(s) as well as investment management fees and expenses charged on your investments, are not included in Envoi's advisory fee. Envoi does not receive any portion of any fees paid to your custodian, investment managers, or other third parties. Envoi's advisory fee does not vary based on the type of investments we select on your behalf.

Fees and costs reduce the value of your account over time. 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. Envoi's fees are clearly outlined in our agreement with you and in our Form ADV Part 2A, under Item 5 "Fees and Compensation."

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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?

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?

Envoi is committed to providing independent, objective, and sophisticated wealth counsel to client families without conflicts of interest. As an advocate for client families, Envoi sources all investment and financial solutions from third party providers. **When we act as your investment adviser**, we have to act in your best interest and not put our interests 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. An example to help you understand what this means is that we have an incentive to increase the assets in your account in order to increase our fees.

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

We benefit from the advisory services we provide to you. Additional information about how we have addressed conflicts of interest is provided in our Form ADV Part 2A under Item 10, "Other Financial Industry Activities and Affiliations." <https://adviserinfo.sec.gov/firm/summary/149436>

How do your financial professionals make money?

Our financial professionals are paid a salary and are eligible for bonus and profit sharing, based on individual and overall firm performance. They receive no cash compensation from third party investment managers or sub-advisors. They may accept nominal non-cash compensation in the form of meals and entertainment from third parties, which are monitored by Envoi's Chief Compliance Officer.

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

No. Our financial professionals do not have legal and/or disciplinary events that would be material to their role as your investment advisor. Visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

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

For additional information on our investment advisory services, please see our Form ADV Form 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/149436> or by contacting us at 952-358-6260. If you would like to request a copy of this Customer Relationship Summary and/or other up-to-date information, please contact us at 952-358-6260 or familyoffice@envoillc.com.

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Ask us: 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?