

**EVOadvisers**  
**FORM CRS RELATIONSHIP SUMMARY JUNE 2020**

**INTRODUCTION**

EVOadvisers is registered with the Securities and Exchange Commission (SEC).

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers, and investing.

**What investment services and advice can you provide me?**

We offer investment advisory services to retail investors. EVOadvisers offers The EVOadvisers Financial Planning and Investment Advisory Services Program, which combines financial planning services with ongoing investment management to clients based upon the client's unique circumstances and needs. Such financial planning services may include assistance with setting long term financial goals, cash flow analysis, assessing the amount of investment risk that may be prudent for the client's portfolio, assisting the client in analyzing the client's investment asset allocation, planning for college and retirement expenses, insurance planning, and assistance with estate planning needs, as outlined in the program's Agreement.

We provide investment management service on a discretionary basis according to the authority you provide in an investment advisory agreement with us. When you grant us discretionary authority you provide us with authority to determine the investments to buy and sell in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. As part of portfolio management services, we will continuously monitor your investments and provide advice. We require a minimum fee for The EVOadvisers Financial Planning and Investment Advisory Services Program.

Our portfolio management services include acting as a sponsor and portfolio manager to a wrap fee program. As the sponsor of the program we organize and manage the program, including determining the portfolio managers that will be available with the program. The wrap fee program is not available to new clients.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

*Ask your financial professional...*

- *Given my financial situation, should I choose an investment advisor 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?**

We charge an annual fixed fee based on the fair market value of the Client's assets under management and the level of complexity of the Client's situation. New clients shall be charged the minimum fee until the value of the Client's assets under management is determined. The fee shall be adjusted annually on March 31st or as Client circumstances change based on account values and services performed, unless otherwise acknowledged in writing. The fee is paid quarterly in advance.

Examples of the most common fees and costs applicable to retail investors include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees).

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.

Please refer to firm's ADV Part 2, Item 5 for additional information regarding our fees.

*Ask your financial professional: 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 providing recommendations 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 have to act 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 provide you. Here is an example to help you understand what this means.*

EVOadvisers allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) for you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures.

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

**How do your financial professionals make money?**

All financial planners are paid a salary. No financial professionals receive compensation based on the assets they manage, new business developed, investment performance or products used. All non-owner employees are eligible for bonuses based on firm performance and individual performance in meeting stated business goals. Nobody received non-cash compensation.

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

No. Please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research you and your financial professionals.

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

*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 about EVOadvisers' service and to request a copy of ADV Part 3 (Form CRS), please contact us at 804-794-1981.