

Four Tree Island Advisory LLC
Form CRS Client Relationship Summary
March 19, 2024

Item 1. Introduction

- A. **Four Tree Island Advisory LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. 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 advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide customized fee-based discretionary investment management services for individuals and institutions with a focus on liquid investments (such as stocks and fixed income securities). We primarily manage investment decisions for clients by implementing up to three investment strategies; Capital Appreciation Strategy; Total Return Strategy and the Curated High Yielders Strategy. We can customize certain strategies for clients based on their individual circumstances and objectives.

Monitoring: We conduct an annual investment review of each client account. To the extent a client's investment objectives have changed, we may need to reallocate funds between the client's accounts. We will conduct a non-annual review of a client's account upon request; and we typically conduct a non-annual review in situations in which we believe the client has undergone a significant change in circumstances.

Investment Authority: We buy and sell investments in your account without asking you in advance, this is called “**discretionary authority**”.

Investment Offerings: We provide advice with respect to stocks and fixed income securities. We will generally focus our investments on specific company and security selection. From time-to-time we may employ the sale of covered calls (to increase yield or maximize total return) and may invest in pooled investment vehicles, such as index funds, (when exposure to a broad theme, such as a specific country, preferred stocks or a particular area of fixed income, is desired). A covered call involves a seller offering buyers a call option at a set price and expiration date on a security that the seller owns.

Account Minimums Our cumulative minimum account requirement for opening and maintaining an account is \$2,000,000. We also charge a minimum annual fee of \$20,000. This is negotiable, at our discretion.

Additional Information: Our firm was founded in the Fall of 2010 and launched its advisory operations in the Fall of 2011. It is organized as a limited liability company under the laws of the State of New Hampshire. The firm is 100% owned by Mr. Eric Gregg.

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

Questions you should ask your financial professional.

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?

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: You will pay an, ongoing, mutually-agreed asset-based fee at the end of each month for our services, based on the value of the cash and investments in your advisory account. Our fee range is 1.50% to 0.75%, based on assets under management per year. The more assets there are in a investor's advisory account, the more the individual investor will pay in fees, and the firm may therefore have an incentive to encourage the individual investor to increase the assets in his or her account. Assets under management will be calculated based on the client's account value and includes any equity in a client's account attributable to client initiated borrowing on margin. To the extent that a client does borrow against an account, the margin balance will only decline upon client's repayment of that margin from either (a) the injection of new funds into the account or (b) client's direction to us to sell down positions in their account to repay the margin borrowings. Our fees are negotiable, at our discretion. A margin account is a brokerage account in which the broker lends the customer cash to purchase assets.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. We may utilize pooled investment vehicles (such as index funds, mutual funds, or exchange-traded funds) in a client's investment portfolio. These investment vehicles incur costs and expenses and are managed by independent fund advisors. You should understand that fund advisers charge these funds a fee that is distinct and separate from the asset-based fee charged by us. A client could invest in these investment vehicles directly, without our services. A client could also invest in these products through other brokers, agents, or investment advisers that are not affiliated with us. You should evaluate the fees incurred in connection with these investment vehicles and the advisory fees charged by us to fully understand the total amount of fees paid.

Additional Information: *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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

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 advisor? How else does your firm make money and what conflicts of interest do you have?

B. Standard of Conduct

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. The more assets there are in the individual investor's advisory account, the more the individual investor will pay in fees, and the firm may therefore have an incentive to encourage the individual investor to increase the assets in his or her account.

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

How do your financial professionals make money?

We are paid by the asset-based fee that is charged to your investment account. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We are not compensated based on the product sold or by product sales commissions. We do not accept commissions for selling financial products.

Item 4. Disciplinary History

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

No. We have no legal or disciplinary history to report. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

For additional information about our services, or for a copy of this disclosure, please contact:

Jennifer Philbrick, Chief Compliance Officer, Phone: (603) 427-8053

***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?***