

Customer Relationship Summary

6534 Anthony Drive
Victor, NY 14564
(585) 742-0271
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Item 1 - Introduction

Ever Green Wealth Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 - Relationships and Services

What Investment Services and advice can you offer me?

We offer wealth management services to retail investors, which include financial planning and portfolio management services. We provide periodic advice and reviews regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. Ever Green Wealth Management primarily offers discretionary investment advisory services, which means we will make the ultimate decision regarding the investments purchased and sold in your account. In limited circumstances and at our sole discretion, we also provide non-discretionary investment advisory services. In our portfolio management services, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your Wealth Management Agreement with us, you give us discretion to determine the investments to buy and sell on your behalf. Any restrictions must be provided to us in writing and accepted by us. There is no minimum dollar amount required to open an account..

Advisory services are not limited to proprietary products or a limited menu of products. For additional information, please refer to our [ADV 2A](#), specifically [Item 4 Advisory Business](#), [Item 7 Types of Clients](#), [Item 13 Review of Accounts](#) and [Item 16 Investment Discretion](#).

Conversation Starters: *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

Item 3 (Part A): What Fees will I pay?

We charge a percentage of assets under management for portfolio management services. Typically fees are billed and payable quarterly in advance as stated in your Wealth Management Agreement.

You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, wire transfer and electronic fund fees, internal management fees of mutual funds, and other product related fees such as redemption 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 our Form [ADV 2A](#) Brochure, particularly [Item 5 Fees and Compensation](#) for more detailed information about our fees and your investment costs.

You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on investments: 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?

Item 3 (Part B): 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, 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.

You can find additional information about conflicts of interest associated with our advisory services in our [ADV PART 2A](#) brochure, [Item 10 Other Industry Activities and Affiliations](#) and [Item 12 Brokerage Practices](#).

Conversation Starter: Ask your professional:

*A question that may help you understand our conflicts of interest:
How might your conflicts of interest affect me, and how will you address them?*

Item 3 (Part C): How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of the advisory fees collected with respect to the clients they service (relationship management).

Item - 4 Disciplinary History

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

No, please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

Conversation Starter: Ask you professional:

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

Item - 5 Additional Information

Please refer to our Form [ADV, Part 2A](#) Brochure for more information about our services. You may request updated information and a copy of our Wealth Management Agreement by contacting us via phone at 585-742-0271 or email at DavidGreen@ever-greenwm.com. Additional information is also available on our website at www.ever-greenwm.com/

Conversation Starter: Ask your professional:

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?