



**Form ADV, Part 3: FORM CRS  
Customer Relationship Summary  
March 30, 2022**

---

**Introduction**

Evergreen Wealth Solutions, LLC ("Evergreen") is registered with the Securities and Exchange Commission as an investment adviser. 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 [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

---

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

Evergreen provides personalized investment management and financial planning services. Clients advised include individuals, families, trusts, charitable organizations and foundations, pensions and corporations. Evergreen does not impose a minimum fee or amount of assets to be placed under management to work with the Firm

**Financial Planning**

Evergreen may provide its clients broad or focused financial planning and consulting services on topics including but not limited to Investments, Insurance, Education Funding, Budgeting, Estate Planning, Tax Minimization, and Retirement.

**Asset Management**

When we perform asset management services, we will do so on a discretionary basis. This means that while we will continue an ongoing relationship with each client, being involved in various stages of their lives and decisions to be made, we will not seek specific approval of changes to the securities in client accounts. In very limited cases, Evergreen provides investment management services on a non-discretionary basis, which means we will manage the clients' accounts as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, and, as such, their performance may be affected if Evergreen is unable to reach them on a timely basis. Each client's portfolio will be invested according to that client's investment objectives. Evergreen determines these objectives with the client through reviewing client provided documents, client interviews and/or asking the client to put these objectives in writing. Once we ascertain your objectives for each account, we will develop a portfolio we believe will best fit your needs. This means allocating assets to one or more of our investment programs. The investment programs are not investment products. The investment programs that we recommend are based on the needs of the client as compared with the typical behavior of that security type or manager, current market conditions, the client's current financial situation (including assets that may be managed by another advisor), financial goals, and the timeline to meet those goals. We may recommend that you use the services of a third party money manager to manage all or a portion of, your investment portfolio.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients, which can be found by [CLICKING HERE](#).

---

**What fees will I pay?****Financial Planning**

Clients engaging the Firm for financial planning services may do so on an hourly basis. The hourly rate ranges from \$200 to \$400 per hour. These fees are guidelines, subject to change according to the complexity of the plan and the specific client's circumstances, as some clients have more challenging issues than others. These complexities may not necessarily correlate with greater net worth. Financial Planning fees will be due upon receipt of invoice from Evergreen

**Asset Management**

Evergreen provides investment management services for an annual fee based upon a percentage of the assets being managed by Evergreen. This asset based fee typically varies between 1.25% and 0.40% depending on the amount of assets under management. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. Investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, based upon the market value of the assets being managed by Evergreen on the last day of the previous billing period as valued by the custodian of your assets. There are a number of other fees that can be associated with holding and investing in securities such as transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock. All other fees will be deducted from your account. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund manager.

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. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

---

**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.

Certain professionals of Evergreen are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for Evergreen clients in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in their capacity as employees of Evergreen. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. Clients should be aware of this conflict when considering whether to engage Evergreen or utilize these professionals to implement any insurance recommendations. Evergreen attempts to mitigate this conflict by requiring that all investment recommendations have a sound basis for the recommendation, and by requiring employees to acknowledge their fiduciary responsibility toward each client.

Depending on a client's given circumstances, Evergreen may recommend that a client rollover retirement plan assets to an Individual Retirement Account (IRA) managed by us. As a result of a rollover, we may earn fees on those accounts. This presents a conflict of interest, as Evergreen has a financial incentive to recommend that a client roll over retirement assets into an IRA we will manage. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

---

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

---

Financial professionals of Evergreen are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

---

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

---

Yes. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS).

---

**Additional Information**

---

Additional information about our investment advisory services can be found at [www.egwealth.com](http://www.egwealth.com) or by [CLICKING HERE](#). A copy of our *relationship summary* or *Firm Brochure* can also be requested by calling (570) 601-6960.

**Consider asking your financial professional these questions:**

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