



UNest Advisers is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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 [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker dealers, investment adviser, and investing.

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

We offer investment advisory services to retail investors. Investments offered include 529 plans, UTMA/UGMA accounts (coming soon), and individual investment accounts (future availability). We recommend you a portfolio based on information that you give us about yourself, including your financial situation, goals and objectives.. The portfolios are comprised of a select number of exchange traded funds (ETFs) that are chosen by UNest and form either an age-based portfolio or a risk-based portfolio. We are a firm that selects investments primarily on a discretionary basis; that is, UNest will ultimately select the investments in your accounts. However, our mobile application also offers you the option to select a different age-based or risk-based portfolio if you would prefer. The minimum amount you are required to invest in each account is \$25.00.

For additional information regarding our services, please see our Form ADV at [advisorinfo@sec.gov](mailto:advisorinfo@sec.gov). Additional information about us can also be found at [unestapp.com](https://unestapp.com).

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?**

All UNest accounts will be charged a monthly wrap fee of \$3 for personal use of the UNest web or mobile application. The wrap fee includes advisory services, execution, and account reporting. The investment vehicles offered by UNest have fees that are separate and distinct from the fees paid to UNest for its wrap fee program. These fees include, but are not limited to, service fees, ETF/mutual fund fees and other operating expenses on a fund.

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 additional information regarding our fees, please see Part 2A of our Form ADV.

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?**

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. We benefit from the advisory services we provide insofar as we assess a fee for our services. It is important to understand that a fee will be assessed even if your account was inactive over the period of time that the fee covered.

Ask Us:

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

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

Our financial professionals are paid only flat salaries and do not make commissions as part of their compensation.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Ask us:

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

**Additional Information**

For additional information about our services, please visit [Unestapp.com](http://Unestapp.com). If you would like up-to-date information or a copy of this relationship summary please email [support@unestapp.com](mailto:support@unestapp.com).

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?