

**\*\*Form ADV Part 3: Relationship Summary\*\***

**\*\*ETZ Advisory LLC\*\***

**\*Date: April 1, 2026\***

**\*\*Introduction\*\***

ETZ Advisory LLC is registered with the U.S. Securities and Exchange Commission as an investment adviser under CRD No. 334861 and SEC No. 801-132134. Brokerage and investment advisory services and fees differ, and it is important for you to understand those 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 investment advisers, broker-dealers, and investing.

**\*\*Conversation Starters\*\***

As a financial professional, what is your relevant experience, including your licenses, education, and other qualifications? Do you have any disciplinary history? For what type of conduct?

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

ETZ Advisory LLC provides investment advisory, portfolio implementation, reporting, and custody-facilitation services across multiple asset classes, including securities, cash, digital assets, private investments, real estate interests, insurance-related values, and other covered investment assets.

ETZ generally provides services on a non-discretionary basis. That means we usually act on your written or otherwise authorized instructions and do not select investments for you unless a written agreement gives us limited or broader discretion. Depending on your agreement and entity-governance documents, we may help implement transactions, coordinate with custodians and service providers, support valuation and reporting, determine execution details such as timing, venue, quantity, or settlement mechanics within your agreed instructions or guardrails, and, where expressly authorized, coordinate approved treasury movements, inter-account transfers, or disbursements for entity clients.

You may receive services through a joint venture, limited liability company, trust, special purpose vehicle, or directly as an individual client. ETZ does not provide tax, legal, accounting, entity-classification, charitable-structuring, or governance advice. You are responsible for using your own independent advisers for those matters.

Assets may be held at qualified custodians or brokerages, including platforms used for securities, cash, and digital assets. ETZ or a related person may be deemed to have custody in some entity structures because of manager, signer, approval, or similar authority over account movements or disbursements. ETZ does not request or hold private keys for client-controlled non-custodial wallets and does not initiate transfers to adviser-controlled non-custodial wallets.

We review accounts, covered assets, or related reporting information periodically based on the engagement. In many engagements, this includes monthly or quarterly review activity and event-driven review when market, operational, security, or regulatory events warrant further attention.

For more information, please see Item 4, Item 13, Item 15, and Item 16 of our Form ADV Part 2A brochure.

**\*\*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 with the assets, structures, or strategies in my account?

**\*\*What fees will I pay?\*\***

ETZ generally charges an annual asset-based advisory fee, often 1.00% per year, unless your agreement provides otherwise. Fees are often billed monthly in arrears based on assets under management or another contractual billable base. Depending on your agreement, the billable base may include liquid and illiquid assets, including cash, public and private securities, digital assets and related rights, private fund interests, real estate interests, and certain insurance-related values.

You may also pay additional fees and expenses, including custodian or brokerage fees, transaction charges, spreads or markups, exchange or network fees, appraisal or valuation costs, audit or administrator fees, legal fees, accounting fees, tax-preparation fees, insurance-related costs, and fees charged by third-party funds, products, or platforms. ETZ Soft Inc., our affiliate, may also charge separate technology or administrative fees if your arrangement includes those services.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce the value of your account over time.

For more information, please see Item 5 and Item 10 of our Form ADV Part 2A brochure.

**\*\*Conversation Starters\*\***

Help me understand how these fees and costs might affect my investments. If I give you \$\_\_\_\_\_ 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 must act in your best interest and not put our interests ahead of yours.

Our primary compensation is the advisory fee you pay us. This creates conflicts because we have an incentive to increase the assets included in a billable base and to retain or attract assets under management.

ETZ Advisory LLC and ETZ Soft Inc. are affiliated entities under common control. ETZ Advisory LLC may pay ETZ Soft Inc. for technology, onboarding, reporting, administrative, or support services, and ETZ seeks to

document those intercompany services and allocations through written records and agreements. ETZ Soft Inc. or its personnel may also serve in manager, administrative, or operational roles for certain entity clients or may facilitate approved transfers or disbursements for those entities. That creates conflicts because common ownership may influence affiliate pricing, allocation, service usage, or operational authority.

Certain supervised persons may be separately licensed as independent insurance producers and may receive commissions from third-party insurers if a borrower, manager, or related counterparty associated with an advisory client purchases insurance in connection with collateral, liquidity planning, or credit support arrangements. That creates a conflict because the supervised person has a financial incentive related to those insurance products.

In certain third-party allocations or platform relationships, ETZ or an affiliate may charge administrative, placement, access, or monitoring-related fees, or may include reasonable spreads or markups in transaction pricing where disclosed and permitted. ETZ may also from time to time engage approved solicitors, promoters, or resellers under written arrangements that create referral-related conflicts.

We do not accept performance-based fees. We do not receive soft-dollar benefits. We do not receive compensation from custodians for client relationships.

For more information, please see Item 5, Item 10, and Item 14 of our Form ADV Part 2A brochure.

**\*\*Conversation Starters\*\***

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

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

Our financial professionals generally receive salary and may receive discretionary bonuses. Certain supervised persons may also receive insurance-related compensation from third-party insurers in the circumstances described above. ETZ does not pay compensation based on performance fees because we do not charge performance-based fees.

**\*\*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.

**\*\*Conversation Starters\*\***

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

**\*\*Additional information\*\***

You can find additional information about ETZ Advisory LLC at [adviserinfo.sec.gov](http://adviserinfo.sec.gov). You can request an up-to-date copy of this relationship summary or our Form ADV Part 2A brochure by calling (720) 936-3368 or emailing [info@etzadvisor.com](mailto:info@etzadvisor.com).

If you have questions about your account or about ETZ's services, you may ask to speak with our Interim Chief Compliance Officer, Christina Rea.

**\*\*Conversation Starters\*\***

Who is my primary contact person?

Is he or she a representative of an investment adviser?

Who can I speak to if I have concerns about how this person is treating me?