

Form ADV Part 3 – Client Relationship Summary

Date: 12/18/2025

Item 1: Introduction

TE Advisors LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

***Questions to 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: “robo-advisory” portfolio management (we review your portfolio, investment strategy, and investments) with no minimum account balance required. As part of our standard services, we typically monitor client accounts on a monthly basis. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended but do not limit these investments to proprietary products. The Firm may invest its clients' assets in mutual funds, fixed income securities, real estate funds (including REITs), equities, ETFs (including ETFs in the gold and precious metal sectors), treasury inflation protected/inflation linked bonds and non-U.S. securities. TAPP may use other securities as well to help diversify a portfolio when applicable. For additional information, please see our Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A)

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

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

What fees will I pay? All clients will pay a minimum 0.30% fee based upon all assets under management. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Clients may also pay a monthly account fee of \$1 to \$5 per month to cover administrative fees. Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis. Fees are paid in arrears. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Form ADV, Part 2A Brochure.

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The

same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. 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 also see our Form ADV, Part 2A Brochure for additional details.

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. Here are some examples to help you understand what this means (see heading immediately below).

Questions to ask your Adviser: How might your conflicts of interest affect me, and how will you address them? For additional information, please see our Form ADV, Part 2A brochure.

How do your financial professionals make money? As a Robo-Advisor, our Firm does not offer individual persons as financial professionals who can provide you with investment advice. Our staff receives cash compensation based on an agreed upon annual salary and discretionary bonus based upon various factors including individual effort, individual achievement, and Firm performance. Please also see Item 10 of our Form ADV, Part 2A Brochure for additional details.

Item 4: Disciplinary History

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? Firm - no. Financial professionals - yes. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to 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?*

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want an updated copy of this Client Relationship Summary, please contact us at 617-221-6545.

Exhibit A – Material Changes to Client Relationship Summary

A change was made to Item 3 above. The minimum fee charged based on assets under management was adjusted from 0.60% to 0.30%.