

Form ADV Part 3 – Client Relationship Summary

Date: December 11, 2025

Item 1: Introduction

Collaborative Capital Advisors is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Registration does not imply a certain level of skill or training. We do not provide brokerage services, which differ, and it is important that you understand the differences in services and fees. This document gives you a summary of the types of advisory 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

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to its clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); selection of other advisers (we select a third party adviser for you to use). As part of our standard services, we typically monitor client accounts on a monthly basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the client makes the ultimate decision). We do *not* limit the types of investments that we recommend. We generally work with clients with net worths of \$25,000,000 or more. However, we can accept clients of any net worth, and on occasion work with clients whose net worth is below this threshold. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

***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?*

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

What fees will I pay? All clients will pay a fee based on 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 to increase our fee. Asset-based fees are withdrawn directly from the client's accounts with authorization on a quarterly basis, or may be invoiced and billed to clients on a quarterly basis. Clients may select the method in which they are billed. Fees are paid in advance. The timing, frequency, and method of paying fees for selection of third-party managers will depend on the specific third-party adviser selected. 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. Where suitable for qualified clients, from time-to-time certain private fund investments may be recommended, which we may also advise. If we advise the funds, you may pay advisory fees to CCA under an investment advisory agreement, and performance-based fees may be paid by the funds to CCA's affiliate. We may make higher overall fees from these investments, and we will earn more fees the better your returns are, so we have an incentive to invest in riskier investments with higher risk/higher reward attributes when performance fees are paid. 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. You will pay custodian fees, and you may pay transaction fees when we buy or sell investments for you. **You will pay fees and costs whether you make or lose money, and they 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 Items 4, 5, 6, 7 & 8 of our [Brochure](#).

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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?

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:

- For AUM fees, 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

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

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

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

Item 5: Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/337588> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 646-933-5730.

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?