

## Form CRS – Client Relationship Summary

### Introduction

Ebco Trustee Services Ltd. Liab. Co. (“Adviser”) is registered with the U.S. 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. ***There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.***

### What types of investment services and advice can you provide me?

Ebco Trustee Services Ltd., a part of the broader Ebco Group, provides investment advisory services to retail investors for an ongoing asset-based fee, calculated on the total market value of all assets under management, including cash allocations. When you set up an account with a custodian and engage us to manage it, we will meet with you to review your financial circumstances, investment objectives, and risk preferences. Based on this information, we will recommend a customized investment portfolio that is continuously monitored. Your account will be reviewed internally at least monthly, and we will rebalance as needed to ensure your portfolio remains aligned with your evolving needs.

Certain of our client accounts are managed on a discretionary basis which means we don’t need to call you when buying or selling in your account. Other client accounts are managed on a non-discretionary basis which means that you make the ultimate investment decision regarding purchases or sales of investments. ***Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.***

#### 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 those qualifications mean?*

### What fees and costs will I pay?

Fees and costs affect the value of your account over time. We generally charge a negotiable asset-based fee ranging between 0.5% and 1.5% annually, based upon the value of the assets in your account, applied quarterly. Our incentive is to increase the value of your account over time, which will increase our fees over time. Your fees will be pulled from your account.

In addition to or instead of asset-based advisory fees, we may charge performance-based fees to specific clients who meet the definition of “qualified client” as defined in Rule 205-3(d) of the Investment Advisers Act of 1940. Specifically, we may charge those clients a periodic (either a quarterly or an annual) performance-based fee equal to a percentage of the realized or unrealized appreciation of the client’s account value.

The custodian or broker-dealer that holds your assets may charge account and transaction fees when we buy or sell investments for you. These fees are separate from our advisory fee, and in some cases, we may receive a portion of such custodial or transaction charges. Certain investments, such as mutual funds, exchange-traded funds, and private funds, also charge their own fees, which will reduce the value of your assets over time. In some instances, we may receive payments or rebates from custodians or brokers (sometimes called retrocessions) in connection with your account, and any such payments will be fully disclosed.

Remember, 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. Additional information about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>.**

*Questions to Ask Us:*

- *Help me understand how these fees and costs will 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 do you determine what fee I will be charged?*

**What are your legal obligations to me when acting as my investment adviser? How 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. Our firm earns advisory fees based on the assets in your account, which may create an incentive to encourage you to increase the assets we manage. In some cases, we may also charge performance-based fees or receive benefits from custodians, which can create additional incentives that differ from your interests. **Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at <https://adviserinfo.sec.gov/>.***

*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?**

Our financial professionals are employees of the firm and are paid a fixed monthly salary. In some cases, they may also receive bonuses tied to individual or firm performance targets. Their compensation is not based on the specific investments recommended to you.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. *Visit <https://Investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.*

*Questions to Ask Us:*

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**Additional Information**

***You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD #338094. You may also contact our firm at +41 91 695 5090 and talk to any one of our investment professionals or support staff.***

*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?*