

FORM CRS - CUSTOMER RELATIONSHIP SUMMARY

EMBERVEST LLC

March 13, 2026

Embervest LLC 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. Free and simple tools are available at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Embervest provides automated financial planning and investment advisory services through an interactive digital platform.

Users enter financial information such as income, savings, debt obligations, and financial goals. Our platform analyzes this information to generate financial readiness insights and action plans designed to help users work toward major financial goals.

As part of these action plans, the platform may generate automated investment recommendations to help users build savings or invest toward their goals.

We do not manage client assets and do not have discretionary authority over client accounts.

Important

ALL investment advice is provided exclusively through our website using automated systems. We cannot provide personalized investment advice through phone calls, emails, or in-person meetings.

You make the ultimate decision regarding whether to implement any recommendation. Embervest does not execute trades on behalf of clients.

Investment recommendations may include stocks, bonds, ETFs, or mutual funds.

For more information see our Form ADV Part 2A brochure at embervest.com.

What fees will I pay?

Clients pay a recurring subscription fee for access to the Embervest platform.

Clients may incur additional costs when implementing recommendations, including brokerage commissions, transaction costs, mutual fund or ETF expenses, and taxes.

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

For more information about fees, see Item 5 of our Form ADV Part 2A brochure at embervest.com.

Conversation Starter:

- *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 a fiduciary duty to act in your best interest and not place our interests ahead of yours.

We make money solely from monthly subscription fees. We do not receive compensation from brokerages, mutual fund companies, or other financial product providers.

Because we earn subscription revenue, we benefit when clients maintain an active subscription, which could create a conflict of interest.

For more information about conflicts of interest, see our Form ADV Part 2A brochure at embervest.com.

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

How do your financial professionals make money?

Our platform generates investment recommendations automatically. Christine Perry, our CEO and the only licensed investment adviser representative, receives compensation through salary derived from firm revenue, including subscription fees.

Compensation is not tied to client assets, product sales, or specific investment recommendations.

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

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

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of this relationship summary by visiting embervest.com or calling (323) 536-2326.

Conversation Starter:

- *How does the Embervest platform generate financial and investment recommendations?*
- *What information do I need to provide for the platform to generate recommendations?*
- *If I have questions about the platform or my account, how can I contact Embervest?*