

FORM CRS – CLIENT RELATIONSHIP SUMMARY
APPLESEED ADVISORY LLC
JUNE 4, 2026

Appleseed Advisory LLC (“Appleseed”, “Firm”, “we”, “our”, or “us”) is an investment advisory firm registered with the Securities and Exchange Commission (“SEC”). Fees for brokerage and investment advisory services differ and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

For retail investors, we offer advisory services via an internet-only platform, AppleseedPlanner.com (the “Platform”). Appleseed does not provide traditional investment advisory services. Specifically, we do not recommend specific securities, investment products, or investment strategies, offer continuous or regular supervisory or management services, nor do we provide individualized investment advice or discretionary or non-discretionary portfolio management.

The Platform provides individuals (herein referred to as “Platform Users”) with access to free interactive financial planning tools and an investment adviser referral system. Appleseed is an internet only investment adviser and provides services only through our website. We do not meet with Platform Users at our office. There is no fee or minimum level of wealth requirement to use the Appleseed Platform. All Platform Users should read the Terms of Use Information and Privacy Policy located on the AppleseedPlanner.com website prior to utilizing any of the tools on the Platform.

The financial planning tools on our website generate a basic financial analysis and potential scenarios that are based on applicable historical market data and the information received by the Platform User. The financial planning outputs generated by the Platform can include illustrative financial scenarios, projections, and identification of potential financial planning considerations, such as asset concentration, cash flow gaps, or retirement readiness. The Platform’s financial planning output is educational and informational in nature and is designed to help Platform Users visualize financial scenarios before potentially being introduced to a Third-Party RIA. However, a Platform User is not required to use the financial planning tools in order to use the investment adviser referral services on the Platform.

Ask our financial professional the following questions:

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?

The investment adviser referral service is designed to provide Platform Users with referrals to certain unaffiliated third-party registered investment advisers (“Third-Party RIAs”). Based on specific criteria and data provided by a Platform User via a questionnaire and information gathered from the Third-Party RIAs, the Platform uses proprietary algorithms to select one or more Third-Party RIAs that appear to best match a Platform User’s needs. The selection is made from the full list of Third-Party RIAs that have agreed to be included on Appleseed’s Platform. Each Platform User is responsible for making the decision of whether to engage any referred Third-party RIAs. Platform Users are under no obligation to engage any Third-Party RIA referred to them via the Platform. Third-Party RIAs are responsible for providing investment advisory services directly to any referred Platform User that becomes a

client. While Appleseed performs due diligence on the Third-Party RIAs, the Firm does not supervise or monitor the services provided by any Third-Party RIA to a Platform User and we do not make any representation regarding the ability of a Third-Party RIA to perform any of the services they offer or whether their services are suitable for a Platform User. For further information about our services please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. [Click Here](#) for a copy or go to www.adviserinfo.sec.gov.

What fees will I pay?

Appleseed does not charge any fees to Platform Users for access to, or the use of the Platform’s financial planning tools and does not charge any fees to Platform Users for referrals to Third-Party RIAs. For our investment adviser referral services, the Firm is compensated solely by the Third-Party RIAs in connection with referrals of Platform Users. Compensation arrangements vary by Third-Party RIA and can include a flat fee per qualified referral or an ongoing fee based on a percentage of the advisory fees paid by the referred Platform User to the Third-Party RIA.

The specific compensation structure is determined pursuant to written agreements between the Firm and each Third-Party RIA and disclosed to the Platform User at the time of the referral. Each arrangement is structured in compliance with Rule 206(4)-1 under the Investment Advisers Act of 1940 (the “Advisers Act”). Importantly, no portion of the referral fee paid by a Third-Party RIA to Appleseed will be charged to any Platform User that becomes a client of a Third-Party RIA and it does not affect the amount or level of fee which a Third-Party RIA will charge for managing a Platform User’s accounts. However, this compensation structure creates a conflict of interest because we have a financial incentive to refer Platform Users to Third-Party RIAs that compensate the Firm.

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. For example, you will pay fees to the Third-Party RIA that you engage for services. Platform Users do not pay us any fees. *More detailed information about how we are compensated, along with applicable conflicts can be found in Items 5, 6, and 14 of our Form ADV Part 2A disclosure brochure. [Click Here](#) for a copy or go to www.adviserinfo.sec.gov.*

Ask our financial professional the following questions:

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.

Ask our financial professional the following questions:

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

Third-Party Payments and Revenue Sharing: Because we are paid a referral fee from Third-Party RIAs on our Platform, we have an incentive to refer you to one or more of these, which creates a conflict of interest. We address this conflict by providing you with a copy of our Disclosure Brochure (Form ADV Part 2A), along with a disclosure statement outlining the arrangement between

Appleseed and the Third-Party RIA(s) that are referred to you. Additionally, the Third-Party RIAs that are presented to Platform Users, have been selected solely based on the information provided by the Platform User and the Third-Party RIAs. *More detailed information about our fees and conflicts of interest can be found in Items 4, 5, 10, 11, and 14 of our Form ADV Part 2A disclosure brochure. [Click Here](#) for a copy or go to www.adviserinfo.sec.gov.*

How do your financial professionals make money?

Mr. Adam Waaramaa is the owner and Managing Member of Appleseed and the primary financial professional. As owner and manager, Mr. Waaramaa shares in the profits and losses of the Firm. Additional information about Mr. Waaramaa and the compensation he earns is outlined in his Form ADV Part 2B, which can be obtained by sending an email to adam@appleseedplanner.com.

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

No. Please go to www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask our financial professional the following questions:

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

Additional Information

You can obtain additional information and/or request a copy of this Form CRS by going to www.adviserinfo.sec.gov or by calling us at (415) 323-0325.

Ask our financial professional the following questions:

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?