

Introduction

Evergreen Advisors, LLC is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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?

Our firm offers investment advisory services to retail clients. Our principal investment advisory services include portfolio management and financial planning. Through personal discussions with you we gather information regarding your goals, investment objectives, risk tolerance, time horizon, and liquidity needs. Based on what we learn, we will recommend a portfolio of investments. We will monitor your investments on an ongoing basis and rebalance when necessary. Our investment recommendations are not limited to any specific products, but generally include exchange traded funds and mutual funds. We will meet with you on at least an annual basis to review your overall financial situation. The frequency of these reviews depend on several factors, including your request for reviews.

The vast majority of our accounts are managed on a discretionary basis, which means we do not need to speak with you before making investment changes. You will sign an investment advisory agreement giving us this authority until either you or we terminate that agreement. We also have a limited number of non-discretionary accounts where the client makes the ultimate decision regarding the purchase or sale of investments. We do have a stated minimum annual fee that is negotiable under certain circumstances.

Our financial planning and consulting services come standard with our portfolio management services. We also offer stand alone financial planning and consulting services. Due to the limited nature of these stand-alone services, we will not monitor your investments.

For more detailed information about our advisory services, please see our [Form ADV Part 2A](#) brochure (specifically Items 4 and 7).

Conversation Starters: *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 fees will I pay?

Most of our clients pay investment advisory fees as a percentage of assets under management (asset-based fees). Our standard fee schedule ranges from 1% to 0.25% per year. These fees are paid quarterly, in advance. In addition to our assets under management fee, there is an annual \$50 per account charge that covers account reporting and web portal access. Our fees vary and are negotiable in certain circumstances.

In some situations, we are paid fixed fees or hourly fees, generally for clients who hire us to create a financial plan or to provide general consulting but do not have us manage their assets. These fees are paid at the completion of service.

Some fees create a conflict of interest. Here are some examples to help you understand what this means.

- If our firm charges you asset-based fees, more assets in the account will cause you to pay more in fees and therefore we have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges you hourly fees, our firm has an incentive to recommend specific courses of action through the firm's services that lead to our firm receiving additional compensation.

In addition to our fees, you will be responsible for other fees associated with the investment of your assets. These other fees could include transaction fees, custodian fees, and fees related to mutual funds and exchange traded funds (commonly referred to as internal expenses of funds).

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 more detailed information about our fees and costs please see our [Form ADV Part 2A](#) brochure (specifically Item 5).

Conversation Starters: 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 examples to help you understand what this means.

- The more assets there are in your investment account(s), the more fees you will pay, and our firm has incentive to encourage you to increase the assets in your account(s). For example, recommending rollovers from retirement plan assets such as 401(k) accounts to an Individual Retirement Account (IRA) that we advise can increase the amount of advisory fees you will pay.
- Arrangements with custodians of your assets also present a conflict of interest due to services that are beneficial to us when we recommend you use them to maintain custody of your financial assets.

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

For more detailed information about our conflicts of interest please see our [Form ADV Part 2A](#) brochure.

How do your financial professionals make money?

All of our team members are paid salaries and receive bonuses based on the profitability of our firm. As a result, we are all incentivized to increase our assets under management.

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

No. We have no legal or disciplinary history. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.evergreenadvisors.com, emailing us at jodonnell@evergreenadvisors.com, or calling us at 423-933-1824.

Conversation Starters: 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?