

## **Estate & Trust Advisors Form CRS**

### **Item 1 Introduction**

02/15/2022

Estate & Trust Advisors 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. The SEC offers free and

simple tools to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS) which also provides information tailored to educate retail investors

about financial professionals.

### **Item 2 Relationships and Services**

#### **What investment services and advice can you provide me?**

Our firm offers the following principal investment advisory services to retail investors.

Our firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in

your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

- Financial planning—Monitored quarterly as part of our standard service. ETA provides on-going review of household investment assets on

both a discretionary and non-discretionary basis..

- Retirement planning—Monitored quarterly as part of our standard service. ETA provides comprehensive Financial Planning for all clients.

- Portfolio management—Monitored quarterly as part of our standard service. All clients receive on-going active management of their

investment assets held at Schwab Institutional.

- Estate planning—Monitored quarterly as part of our standard service.

- Personal investment strategies—Monitored quarterly as part of our standard service. We coordinate all client financial accounts through our

sophisticated eMoney planning tools.

Minimum investment account is \$500,000.

**For additional information including minimum investment amounts, please see [www.ETAAdvisor.com](http://www.ETAAdvisor.com) for our Form ADV, 2A brochure**

**(Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).**

**Conversation starters. Ask your financial professional:**

– *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose*

*investments to recommend to me? How do we report our progress to clients?*

– *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?**

Our fees are assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items

5.A., B., C., and D. Our fees are designed to avoid a conflict of interest described below and in more detail in our Firm's Part 2A.

- Our fees are based on the assets we manage, therefore, we have built-in incentive to preserve and grow your portfolio. We

serve as a

fiduciary so we are obligated to disclose all fees, which are spelled out in our asset management agreement and on your monthly brokerage

statement.

There are NO other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above

that you will pay directly or indirectly. For our life insurance and annuity planning we do receive commissions directly from the carriers.

**Additional Information:**

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 review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at [www.ETAAdvisor.cocm](http://www.ETAAdvisor.cocm).

**Conversation starters. Ask your financial professional:**

– *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 trading 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 on life insurance and annuity products does provide us commission income upon a product sale. You should understand and ask us about these products and how they fit into your overall financial planning. Here are examples to help you understand what this means.

- Our firm makes money by offering products and services to you that we in turn earn money on and therefore have an incentive to sell these products to you.

**Conversation starters. Ask your financial professional:**

– *How might your use of life insurance and annuity products impact my retirement planning? Does this create a conflict of interest that affects me, and how will you address them?*

**Additional information:**

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at [www.ETAAdvisor.cocm](http://www.ETAAdvisor.cocm).

**How do your financial professionals make money?**

- Our professionals are compensated based on the amount of assets they service and therefore earn higher compensation for investing more of your money.
- Our professionals are compensated based on the volume of certain products sold and therefore can earn higher commissions by recommending certain products.

**Item 4 Disciplinary History**

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

Our firm has no disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters. Ask your financial professional:**

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

**Item 5 Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [www.ETAAdvisor.com](http://www.ETAAdvisor.com); emailing at [Mark@ETAAdvisor.com](mailto:Mark@ETAAdvisor.com) or calling us at 847/441-4600.

**Conversation starters. Ask your financial professional:**

– *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?*