

## IMPACTfolio®, LLC | Form CRS Relationship Summary | Dated February 15, 2024

IMPACTfolio®, 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?

We offer investment advisory services to retail and institutional investors. Our services include Investment Management Services, Ongoing Financial Planning, & Hourly Financial Planning.

**Monitoring:** Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm in hourly or ongoing financial planning services, separate from or in conjunction with Investment Management, we will work with you to review certain held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

**Investment Authority:** Through our investment management service, we require that you grant us the authority to purchase or sell securities without obtaining your consent in advance (**Discretionary Authority**). We will always manage accounts in accordance with the goals, objectives, and restrictions set forth between you and us at the start of the engagement.

**Limited Investment Offerings:** Our Investment Recommendations will be limited to publicly traded stocks, bonds, mutual funds and exchange traded funds. Other firms may provide wider investment recommendations, at the same or differing costs.

**Account Minimums and other Requirements:** There are no requirements for investors to open or maintain an account or establish a relationship.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

### Ask your Adviser:

***“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?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we will deduct fees directly from your managed account (asset-based fees) on a quarterly basis. Hourly financial planning fees require an initial deposit with the remainder being paid upon completion of the engagement.

We are paid for investment management and financial planning services based on a fixed retainer that will not exceed 2% of your assets under advisement. Our fees are not exclusively tied to the value of the client's investment portfolio. We feel strongly that this structure is the most equitable to investors and helps to reduce the conflicts of the asset-gathering model.

Unless we indicate that your assets are managed through a Wrap Fee Program, our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

***Ask your Adviser: "Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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.

***Ask your Adviser: "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 compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

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

***Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?***

**For additional information** about our services, visit our website [www.impactfolio.co](https://www.impactfolio.co). If you would like additional, up-to-date information or a copy of this disclosure, please call (844) 218-3800.

***Ask your Adviser: 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?***