

**Item 1 – Introduction**

E6 Portfolios is registered with the 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. [Investor.gov/CRS](https://investor.gov/CRS) provides free and simple tools to research financial firms and professionals as well as educational materials about broker-dealers, investment advisers, and investors.

Item 2 – Relationships and Services***What investment services and advice can you provide to me?***

E6 Portfolios offers investment management services to retail investors, including individuals, high net worth clients, businesses, and institutional investors.

- **Wrap Fee Programs:** E6 Portfolios provides services exclusively through two interrelated Wrap Fee Programs
- **E6 Portfolios SMA, SMP, UMP Wrap Fee Program:** This Program offers Separately Managed Accounts (SMA), Separately Managed Portfolios (SMP), and Unified Managed Portfolios (UMP). These services provide platform access, reporting, oversight of single accounts in the SMA and SMP portfolios and multiple accounts in the UMP program, tax management, and other services.
- **E6 Portfolios Investment Strategists Wrap Fee Program:** This Program builds, maintains, and implements securities models (called Strategists) for use in Client accounts. Clients can use these models alone or in combination to deliver a balance of risk and opportunity that corresponds to their investment objectives and risk tolerance.
 - **Discretion:** Our services are offered on a discretionary basis, which means that you grant us limited authority to buy and sell investments without us asking for authorization each time.
 - **Account Minimums:** Our Wrap Fee Program services do not have a formal minimum but the Firm considers overall relationship size before agreeing to work with a client.

Additional information: Please see Items 4 and 7 of our Form ADV, Part 2A ("Firm Brochure") and Items 4 and 5 of our Form ADV, Part 2A Appendix 1s ("Wrap Brochures"). Both are accessible by visiting <https://adviserinfo.sec.gov/firm/summary/326617>.

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct***What fees will I pay?***

E6 Portfolios SMA, SMP, UMP Wrap Fee Program Fees: Our SMA Wrap Fee Program does not charge fees to retail clients. Our SMP programs charge a flat monthly fee. Our UMP services charge a percentage of assets. Additional charges are applied if a client does not sign up for electronic delivery. All fees are charged at the end of the month and deducted from your account.

E6 Portfolios Strategists Wrap Fee Program Fees: The models offered in this Program charge a percentage of the assets that we manage for you. The percentage varies based on which Strategist you select. The fee is calculated and charged at the end of each month and deducted from your account. The more assets there are in your accounts, the more you will pay in fees, so we have an incentive to increase your assets with us.

Wrap Fee Program Transaction Costs: We pay all transaction costs charged by your account custodian in our Wrap Fee Programs. It is possible that you might pay more in our Wrap Fee Program than you would for a comparable non-wrap service in which you pay a lower management fee but pay all trading costs yourself.

Other Fees and Costs: Client accounts are subject to other expenses not under the adviser's control. These include charges imposed by the custodian (such as wire fees, closure fees, etc.) as well as investment management fees and other fees charged by ETFs, money market funds, or mutual funds you own.

Additional Information. You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Make sure you understand what fees and costs

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 costs and how much will be invested for me?

you are paying. See our Firm Brochure (Item 5) or Wrap Brochure (Item 4) by visiting <https://adviserinfo.sec.gov/firm/summary/326617>.

***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?***

Conflicts of Interest: 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 sometimes creates conflicts. You should understand these conflicts and ask us about them because they can affect the investment advice we provide you.

Here is an example to help you understand what this means. The custodians we recommend provide you access to investments, but they also offer our firm resources that help us develop our business. These resources play a part in our choice of custodians. We address this conflict of interest by vetting our custodians, disclosing conflicts of interest, and providing clients a choice of custodians.

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

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

For additional information on other conflicts of interest please see our Firm Brochure (Items 5, 10, 11, and 12) and Wrap Brochure (Item 9) available at <https://adviserinfo.sec.gov/firm/summary/326617>.

How do your financial professionals make money?

E6 Portfolios benefits from the advisory fees you pay us. That means we have an incentive to increase the assets we manage.

E6 Portfolios does not receive commissions from clients. However, E6 Portfolios is affiliated with MHL Investments, a FINRA registered broker-dealer, due to shared ownership. Some of our financial professionals are also registered representatives of MHL. MHL offers commission-based products and insurance products and MHL and its reps benefit when commission-based products are sold. Clients should be aware of this affiliation. MHL's Customer Relationship Summary can be found by visiting FINRA's [BrokerCheck](#).

Everspire, an SEC-registered Investment Advisor, is affiliated with E6 Portfolios because of shared ownership and personnel. Synchrony Wealth Management provides advisory services through Everspire. Everspire and Synchrony offer fee-based advisory services that complement E6 Portfolios' investment management services. Because the firms are affiliated, E6 Portfolios has an incentive to refer clients to Everspire or Synchrony for advisory services. Everspire's Customer Relationship Summary can be found by visiting SEC's [Investment Adviser Public Disclosure](#).

TomiPlan offers financial planning services on a subscription basis and is also affiliated with E6Portfolios because of shared ownership. If E6Portfolios or its personnel recommend TomiPlan, clients should be aware that the firms are affiliated and that our financial professionals receive compensation from TomiPlan for referring clients.

Additional information. For additional information on these and other conflicts of interest please see our Firm Brochure (Items 5, 10, 11, and 12) and Wrap Brochure (Item 9) by visiting <https://adviserinfo.sec.gov/firm/summary/326617>.

Item 4 – Disciplinary History

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

No, we do not have any legal or disciplinary events to report. For additional information see our Firm Brochure (Item 9), Wrap Brochure (Item 9), or Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free search tool to research us 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

For additional information on our advisory services, see our Firm and Wrap Brochure available at or by visiting our [Investment Adviser Firm Summary](#). If you have questions, need additional information, or want a copy of this Client Relationship Summary, please contact us at 801-545-8706.

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

- Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?