



There are different ways that you can get help with investing. Copperleaf is an investment adviser registered with the Securities and Exchange Commission. Broker-dealer firms can also help with investing, but their services and fees are different from ours. It is important that you understand these differences. Free and simple tools are available to research firms and financial professionals at 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 financial planning and portfolio management services to retail investors. There is no minimum investment amount required if you want to establish a relationship with us.

If you ask us to develop a financial plan for you, we will meet with you to understand your financial situation, investment goals, and your risk tolerance. Once we have delivered a financial plan to you, we can monitor it or review it whenever you ask us to.

If you hire us for portfolio management, you will sign an investment advisory agreement that grants us discretionary authority to buy and sell securities in your accounts. That means that we continuously monitor your portfolios, and we will trade stocks, bonds, ETFs, and mutual funds in your accounts without contacting you first. We describe these things in more detail in our **Form ADV Part 2A Firm Brochure, Item 4**.

QUESTIONS WE CAN ANSWER:

- 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?

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.

We charge our financial planning fee clients a fixed fee per year. Sometimes we charge a non-refundable portion of the initial, first-year financial planning fee as a retainer. This allows us to reserve the time we need to complete your financial plan. In cases like these, you will pay the remainder of the initial, first-year financial planning fee when we deliver the financial plan. We will always present the proposed financial planning fee to you before you enter into a contract, and before we invoice you for financial planning services. We usually invoice the subsequent annual fees in July of each year.

Our fee for portfolio management is variable and based on the market value of your account. It is a percentage of assets under management and ranges from 0.25% to 2.00% per year. Usually, the larger your account, the smaller the variable investment management rate will be. Portfolio management fees are deducted directly from your account by the custodian every month.

If you become a portfolio management client, we will ask you to appoint a custodian to hold your cash and securities. The custodian charges a fee for this service. When we buy and sell securities for your account, sometimes you will pay a commission to the broker-dealer that we use. These fees will be deducted directly from your account at the custodian. There are other types of fees that you can expect to pay. We describe them in detail in our **Form ADV Part 2A Firm Brochure, Item 5**.

Some of our financial professionals are licensed to sell insurance products, and we often recommend these products as a part of your financial plan. If you buy these products through our financial professionals, they will earn a commission.

QUESTIONS WE CAN ANSWER:

- 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 that we provide you. Here are some examples to help you understand what this means.

Our portfolio management fee is an asset-based fee. Therefore, we have an incentive to encourage you to increase the assets in your account.

When we recommend insurance products as part of your financial plan, we could receive more revenue from selling an insurance product to you (in which typically we receive a one-off commission), than we would receive from recommending another type of investment (in which we usually earn an annual fee over time). In other situations, however, we may receive less revenue from the sale of an insurance product, for which we receive a one-off commission at the time of sale than we would by collecting an annual portfolio management fee over time.

We have relationships with service providers like custodians, broker-dealers, and insurance companies who provide us with benefits, and to whom you may pay fees because we recommend their services to our clients. This creates a conflict because you might be able to obtain these services for a cheaper price elsewhere.

More information about our conflicts of interest can be found in our **Form ADV Part 2A Firm Brochure, Item 4**.

QUESTIONS WE CAN ANSWER:

- HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals receive a fixed annual salary and a discretionary annual bonus that is based in part on our revenue. Our financial professionals are not compensated on how many clients they service, or the time they spend on each client. Some of our financial professionals can earn cash commissions from insurance companies when our clients buy insurance products through them.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit investor.gov/CRS for a free and simple search tool to research Copperleaf and our financial professionals.

QUESTIONS WE CAN ANSWER:

- AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?

ADDITIONAL INFORMATION

Additional information about Copperleaf Capital, LLC is also available on the Internet at <http://www.adviserinfo.sec.gov>. Search for "Copperleaf Capital, LLC", or search our CRD number, 117823.

For up-to-date information, a copy of our Firm Brochure, or a copy of this Customer Relationship Summary, please call 919-787-9725.

QUESTIONS WE CAN ANSWER:

- 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?