

We are Epic Trust Investment Advisors LLC dba Epic Private Wealth, an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage 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, which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals' registration information are also publicly available on the Investor.gov website.

What investment services and advice can you provide me?

We offer customized investment advisory services to retail investors that include portfolio management, financial planning, and selection of other advisers. We offer advice on a full suite of securities, including equities, fixed income, mutual funds, ETFs, annuities, options, and similar investments. Our services are generally provided on a discretionary basis, which means that we have the power to buy and sell securities for your account without your prior consent. This authority is usually unlimited and remains in effect until you revoke it. We may provide non-discretionary investment advice, where we make investment recommendations to you and you decide whether to implement the recommendation. For financial planning services, we do not exercise discretionary authority or require you to use certain advisers. We do not give advice on any proprietary investment products.

We provide continuous and regular supervision of advisory client assets as part of our standard service to you. In addition, we will conduct ad hoc reviews if you change your objectives or risk tolerance, upon significant market and economic events, or if we change our investment strategy.

We require a minimum household size of \$250,000 in investable assets. We reserve the right to waive this minimum at our discretion.

Please visit the Adviserinfo.sec.gov website for additional information on our firm. Select PART 2 BROCHURES and reference Items 4, 7, and 8 of our Part 2A Brochure for additional information on our services, investment advice, and account requirements.

Other Questions You May Have

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?

Our monthly fees are calculated as a percentage of the assets under our management, so our fees will rise and fall with the value of the assets we manage for you. While our fees may reduce the amount of your assets available for investment, we believe they are justified by our services and attention to your needs. Moreover, we believe our interests are aligned with yours in this type of fee structure. Nonetheless, a conflict of interest may appear in that we are economically incented to recommend that you place more assets in your account in order to increase the value of your portfolio, because as the value increases, so do our fees. In addition to the management fee, the client will be charged a monthly account maintenance fee to cover the cost of accounting and compliance for each account. For accounts utilizing our sub-adviser's platform, a monthly technology fee will be assessed to the client.

In addition to our fees, you may be charged transaction or asset-based fees by your custodian for its services. These fees vary depending on the custodian. Under a transaction fee arrangement, the more transactions effected in your account, the more fees you will pay, and high activity in your account does not assure positive portfolio performance. For custodians that charge their fees based upon a percentage of your assets, such fees may be more than would be the case if you are charged a transaction-based fee. Please be mindful of the effect of your portfolio size, the level of activity, and the rate of custodian asset-based pricing. Generally, large portfolios would be disadvantaged by paying an asset-based custodian fee versus a transaction-based fee. For clients utilizing the SEI platform, SEI charges an additional platform fee that it charges directly to the client. Some securities carry additional costs, such as mutual funds and ETFs. Financial planning fees will be charged at a fixed rate as agreed upon by you and our firm.

There are additional fees such as internal fees and expenses charged by mutual funds (i.e., 12b-1 distribution fees and management fees that are assessed within the mutual fund) and exchange-traded funds, third-party separate account manager fees, product-level fees and commission for insurance-related products, postage and handling, transfer taxes, SEC fees for sales of securities. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell or redeem the investment.

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. **You can find more information about our fees and costs under Item 5 of our Part 2A Brochure, available at [Adviserinfo.sec.gov](https://adviserinfo.sec.gov).**

Other Questions You May Have

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 some examples to help you understand what this means:

- We have an affiliate insurance agency, Northwest Insurance Alliance LLC ("Northwest Insurance"). Our advisors may be licensed insurance agents either through Northwest Insurance or through unaffiliated insurance agencies and may recommend insurance products offered or sold through such agencies and be paid a commission for doing so. Such commission-based compensation results in a conflict of interest.
- We may refer clients to our affiliate, Integrated Accounting Services LLC, for tax preparation and accounting services. Please be advised there is a conflict of interest in that we have an economic incentive to refer clients to our affiliate.

Additional information regarding conflicts of interest can be found in Items 5, 10, 11, 12, and 14 of our Part 2A Brochure, available at [Adviserinfo.sec.gov](https://adviserinfo.sec.gov).

Other Questions You May Have

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

How do your financial professionals make money?

Our advisors are paid either a percentage of the fees we collect from you or a salary and bonus. Our financial advisors may receive commission-based compensation for the sale of insurance products. We are incentivized to recommend that you add additional assets to your advisory account. We do not receive non-cash compensation.

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

Yes, certain of our financial professionals have disciplinary records, which can be found by accessing [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Other Questions You May Have

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

You can find additional information about our investment advisory services on our Part 2A Brochure, available at [Adviserinfo.sec.gov](https://adviserinfo.sec.gov). You may contact us at 509-591-0014 if you have questions or to request a current copy of this Relationship Summary.

Other Questions You May Have

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?

Exhibit 1: Form CRS Changes

We have made the following material changes to our Relationship Summary since the last version issued January 2024:

- Epic Trust Investment Advisors LLC is conducting business under the brand (dba) name Epic Private Wealth.
- The minimum household investment to open an advisory account was increased from \$50,000 to \$250,000 in investable assets.
- In addition to the monthly management fee for portfolio management services, the client will be charged a monthly account maintenance fee to cover the cost of accounting and compliance for each account. For accounts utilizing our sub-adviser's platform, a monthly technology fee will be assessed to the client. For clients utilizing the SEI (custodian) platform, SEI charges an additional platform fee.