

Item 1 - Introduction

Evergreen Wealth Advisors (“Evergreen” “we” or “our”) is a registered investment adviser with the SEC. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 - Relationship Services

What investment services and advice can you provide me?

Evergreen provides cash management and investment advisory services on a fully discretionary basis. We will assess your financial situation, cash management needs, risk profile, and then recommend a customized portfolio allocation to help you achieve your investment goals. Based on your preferences, Evergreen’s portfolio management solution will utilize tax optimization strategies to help reduce your overall tax liability.

Monitoring	We provide a comprehensive review of all accounts on the Evergreen platform on an ongoing basis to determine if overall holdings are aligned with your preferences.
Investment Authority	You grant us discretionary authority to manage accounts on your behalf. This means we have the authority to determine which securities are bought or sold for your accounts which will be consistent with financial information you provide to us, your stated investment objectives, and any restrictions that you have imposed. Evergreen conducts periodic reviews of client accounts for adherence to your preferences and reviews account allocations are consistent with your investment goals.
Investment Offerings	Evergreen provides a digital wealth advisory service encompassing cash management and discretionary portfolio management. Clients who meet the minimum deposit amount will have access to Bank Accounts offered through our unaffiliated bank sponsor, Coastal Community Bank. Once Bank Accounts are established, you meet the required minimum investment amount, and you wish to open an Evergreen Personal Portfolio (“Personal Portfolio”), you will complete the online enrollment to assess your investment objectives and risk profile to then open a Personal Portfolio. Personal Portfolios utilize tax optimization strategies and typically hold an array of stocks, bonds, ETFs, and money market mutual funds. Evergreen also offers access to charitable giving programs through unaffiliated third parties.
Account Requirements	You will be required to deposit a minimum amount of \$25,000 to establish Bank Accounts but are not required to open investment accounts at the onset of the relationship. Evergreen Clients will be required to invest a minimum of \$250,000 to open a Personal Portfolio.

Details about our advisory business and the types of clients we typically service, please see Items 4 and 7 of our ADV 2A, available [here](#).

Key Questions to 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?
- 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?

All of our investment management services are included as part of a wrap fee program. You will pay one asset-based management “Wrap Fee” up to 8 basis points for Investment Accounts and 3 basis points for Cash Management Accounts per month based on your assets under management per each account type as indicated in the table below. This Wrap Fee will encompass cash management services, investment management of your accounts, as well as the brokerage and transaction costs associated with the purchase and sale of securities in your accounts. The Wrap Fee is billed monthly in arrears based on the average daily balance and the number of days the account was open during the month, unless stated otherwise in our agreement with you.

The more assets there are in your advisory account, the more you will pay in fees; thus, Evergreen has an incentive to encourage you to increase the assets in your account. Fees will be collected monthly by direct debit from your account and we reserve the right to collect fees from any Evergreen account held by you.

The Wrap Fees charged by Evergreen may be more or less expensive than if the client were to enter an arrangement to pay a management fee and brokerage fees separately at other financial institutions based on the total assets under management and the volume of trading conducted in the account. The Wrap Fee is inclusive of all investment management fees charged by Evergreen, and all brokerage and transaction fees associated with the investing of accounts.

Account Type	Value of Assets	Monthly AUM Fee
Cash Management	\$0 and Above	.03%
Investment Accounts	\$0 to \$500,000	.08%
	\$500,000 to \$1,000,000	.07%
	\$1,000,000 to \$5,000,000	.06%
	\$5,000,000 to \$10,000,000	.05%
	\$10,000,000+	Relationship pricing upon request

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 ensure you understand what fees and costs you are paying. For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A brochure, which is available [here](#).

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. An example to help you understand what this means includes charging an asset-based fee which is not determined by the performance in your account, meaning we still make money even if your investments lose value.

For more information regarding our conflicts, please see Items 10 and 12 of our Form ADV Part 2A brochure, which is available [here](#).

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

How do your financial professionals make money?

Evergreen advisors receive compensation for managing your financial needs and providing financial advice. Evergreen advisors receive both a base salary and variable compensation but may also receive equity option grants in Evergreen's parent company. No compensation is based on the performance or selection of specific traditional securities.

Item 4 - Disciplinary History

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

No. Neither Evergreen nor its financial professionals have reportable legal or disciplinary events. A free and simple search tool to research us and our financial professionals is available at www.investor.gov/CRS.

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

Item 5 - Additional Information

For additional information about our investment advisory services, please see Evergreen Form ADV Part 2A, which is available on the SEC's IAPD database at <https://adviserinfo.sec.gov/>. If you would like additional, up to date information or a copy of this relationship summary, please call +1-888-884-0557.

Who is my primary contact person? Is he or she a representative of an investment advisor?
Who can I talk to if I have concerns about how this person is treating me?