

PART 3 OF FORM ADV: CLIENT RELATIONSHIP SUMMARY (FORM CRS)

March 2024

Evercore Wealth Management, LLC ("Evercore Wealth," "we" or "Firm") is an investment advisor registered with the U.S. Securities and Exchange Commission (the "SEC"). Registration with the SEC does not imply a certain level of skill or training. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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 provide discretionary and non-discretionary investment management services to retail investors, including strategic wealth planning, investment advisory and educational services with respect to asset allocation, portfolio diversification, portfolio risk, and other general economic and financial topics. Financial and strategic wealth planning services may be provided as a stand-alone service or as part of our investment advisory services.

Our client accounts are invested primarily in equities and fixed income securities that we manage, as well as equities, fixed income securities, mutual funds, exchange-traded funds, alternative investments, cash-equivalent instruments, and strategies and investment portfolios we recommend that are managed by third-party investment managers. We also serve as the investment adviser to a registered investment company, the Evercore Equity Fund, provide investment sub-advisory services to an insurance dedicated fund, and provide a model portfolio to another financial firm.

Monitoring: Generally, discretionary investment advisory accounts are reviewed on a continuous basis by the portfolio manager responsible for the management of the account. These reviews are designed to monitor and analyze your transactions, positions, and investment levels. This level of monitoring is part of our standard services.

Investment Authority: Investment advisory services are guided by the objectives and restrictions outlined in your Investment Management Agreement and/ or Investment Policy Statement. When we provide discretionary investment advisory services, we make certain determinations about the account investments, provided you have given us authority to do so. After discussing your investment goals and risk profile, we will invest the assets in your account according to an agreed upon investment objective. You have the ability to restrict investments in certain securities or types of securities in your account, as well as to provide guidance and direction with respect to the securities maintained, purchased and sold in your account. We also offer non-discretionary services where we will not purchase or sell securities in your account unless we have your approval to do so.

Limited Investment Offerings: The Firm does not limit its available investment advisory services to proprietary products or to a specific asset class.

Account Minimums and Other Requirements: We do not have a formal account minimum.

More detailed information about our services can be found in our ADV Part 2A Brochure (specifically Items 4, 5, 7, 13 and 16) which you can access on our website at evercorewealthandtrust.com/adv-brochure.

Questions to ask us: *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?

We are compensated for the investment advisory services we provide based on a percentage of assets under management. Fees are generally charged monthly in arrears based on the prior month-end market value and depending on the market value and types of investments, are typically based on a tiered schedule. Fees may be negotiated based upon a number of factors. We may also receive flat or set fees.

You are responsible for additional costs and expenses if applicable, such as brokerage fees, commissions, custody fees, tax preparation fees and fees and expenses charged by unaffiliated custodians, as well as investment management fees charged by Evercore Wealth's affiliated fund, and unaffiliated third-party funds and third-party managers that may be recommended to retail investors. Account assets invested in

unaffiliated investment vehicles will be included in calculating the value of the account, using the last available price or assigned value at the time the fee is calculated, for purposes of computing our investment advisory fee. We may charge a minimum annual fee for services provided on any account.

In general, the more assets there are in your investment advisory account, the more you will pay in fees. As a result, we may have an incentive to encourage you to increase the assets in your account.

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.

More detailed information about our fees can be found in our ADV Part 2A Brochure (specifically Items 5 and 6) which you can access on our website at evercorewealthandtrust.com/adv-brochure.

Questions to ask us: 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 is an example to help you understand what this means:

Proprietary Products – We act as the investment adviser to the Evercore Equity Fund which we recommend as an investment in certain investment advisory accounts. We exclude the value of the fund holding from the calculation of our investment advisory fee when an account holds the fund. We nonetheless have an incentive to invest client assets in the Evercore Equity Fund because we receive an annual investment advisory fee from the fund based on the fund's assets under management.

More detailed information about conflicts of interest and how we mitigate them can be found in our ADV Part 2A Brochure (specifically Items 4, 5, 6, 7, 10, 11, 12, 14, 15 and 17) which you can access on our website at evercorewealthandtrust.com/adv-brochure.

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our employees receive incentive compensation and/ or a bonus as part of a total compensation plan, which includes a salary. In some cases, compensation may be based upon an employee's contribution to annual new business revenue generated by a client referral, in addition to other factors, including the financial performance of the Firm which is based on revenues from investment advisory fees, less expenses. As a result, we may have an incentive to encourage you to increase the assets in your account.

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research our Firm.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Please visit our website at evercorewealthandtrust.com to obtain additional information about our services. To request up-to-date information and to request a copy of this Client Relationship Summary, please call us at (212) 822-7620 or contact your Wealth & Fiduciary Advisor directly.

Questions to ask us: 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?