



Form CRS | Adviser Client Relationship Summary

March 28, 2024

ERISA Advisers, Inc. (EA) is an investment adviser registered with the State of Tennessee and other state jurisdictions.

The services provided by an investment adviser and other financial services providers will differ, as well as the fees charged by such providers. It's important to understand who can provide you with the level of financial services and investment support you need at a price reasonable to you.

The SEC makes free and simple tools and educational materials available so you can research firms and financial professionals. Here's a link to those resources. <https://www.investor.gov/CRS>

What investment services and advice can you provide me?

We offer investment advisory services to retail investors and organizations. Our principal service is investment management. As part of our standard investment management service, we provide continuous and regular management services with respect to your account(s). We do not monitor your investments unless you have hired us for investment management services.

Our investment management services are offered on a discretionary basis which allows us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction.

We invest in publicly traded securities and do not use proprietary products.

Conversation Starters | 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?*
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What fees will I pay?

Investment management fees. We charge a base fee of \$1,200 per year plus an annualized asset based fee of 0.25% on the balance in your account(s). The fees are calculated and deducted shortly after the end of each calendar quarter.

Description of other fees and costs. The fees that you pay to our firm for investment management services are separate and distinct from transaction charges and/or brokerage fees incurred when purchasing and selling securities. These charges and fees are typically imposed by the custodian who executes the trades. Refer to the fee schedule provided by the custodian when your account was established, or the latest fee disclosure they provided.

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

Conversation Starter | *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 does your firm make money, and what conflicts of interest do you have?

Legal obligation. When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. This is the fiduciary standard Registered Investment Advisers are held to.

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 we provide you.

Conflicts of interest. A conflict of interest exists whenever one party can potentially benefit at the expense of another party. We have gone to great lengths to diminish or eliminate the majority of conflicts of interest that naturally exists in the client/adviser relationship. However, if you are a participant in an employer sponsored qualified retirement plan, the fees we charge may be higher than the fees you're paying in your employer's plan. Understand the costs of each before you make a decision to change.

How our professionals are compensated. Our investment managers receive salary-based compensation that is not based on the amount of assets under management.

Conversation Starter | *How might your conflict of interest affect me, and how will you address them?*

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

No. Our firm and financial professionals do not have reportable legal and/or disciplinary history.

For a free, simple search tool to research us and our financial professionals, please visit <https://www.investor.gov/CRS>.

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

Additional Information

For additional information about our investment management services, please refer to our Form ADV Part 2A and 2B brochure. <https://erisa.com/adv/>

If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at (855) 255-2391.

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?*
- *Who can I talk to if I have concerns about how this person is treating me?*