

ADV Part 2A: Brochure

EntentVest

Automated Sustainable Investing

2100 Geng Road, Suite #210, Palo Alto, CA 94303

March 2, 2022

This brochure provides information about the qualifications and business practices of EntentVest, Inc (“EntentVest”). If you have any questions about the contents of this brochure, please contact us at [650-933-5100 or Sschwartz@Ententvest.com]. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with the Securities and Exchange Commission (“SEC”) does not imply a certain level of skill or training.

Additional information about EntentVest, Inc. also is available on the SEC’s website at www.adviserinfo.sec.gov. CRD# 311563

Item 2 Material Changes

As an SEC registered investment adviser, EntentVest, Inc. is required to comply with the new reporting and filing requirements. Our Firm Brochure, dated 3/2/2022, is our new disclosure document prepared according to those requirements and rules.

After our initial filing of this Brochure, this section will be used to provide our clients with a summary of new and/or updated information.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year.

Material Changes (since last update on 4/05/2021):**Services:**

We are no longer offering financial planning/non-internet investment advisory services

Fees:

% of Assets	Amount (annual fee)
\$All Account Sizes	.65%

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Item 4 Advisory Business

ENTENTVEST, INC. ("Entent Vest") is a SEC-registered investment adviser with its principal place of business located in Palo Alto, CA. **ENTENTVEST, INC.** is a C-Corporation registered in California that will begin conducting advisory business in 2020.

Firm's principal shareholders –

Scott A Schwartz, President and CEO – 100% Owner

EntentVest offers the following advisory services to our clients:

Internet Investment Management Services

EntentVest is a Digital RIA that develops and recommend ETF portfolios in the ESG using proprietary AI, and provide investing, ongoing updating, rebalancing, and reporting through the services of a Custom Portfolio Program designed by Betterment LLC, an SEC-registered investment adviser.

BETTERMENT SUB-ADVISORY SERVICES

Betterment for Advisors is a digital wealth management platform generally serving independent investment advisory firms. Betterment LLC ("Betterment"), a registered investment advisor, serves as sub-advisor to your clients ("Clients"). MTG LLC, dba Betterment Securities ("Betterment Securities"), a registered broker-dealer and member of FINRA and the SIPC, serves as broker-dealer and custodian.

The services provided by Betterment include:

Goal-Based Investment Management: Betterment's goal-based investment platform allows advisors and Clients to identify multiple investment goals for each Client, each with specific portfolio allocations.

Portfolio Construction Tools: Advisors and Clients have access to a set of portfolio strategies, each of which is comprised of low-cost, index-tracking exchange-traded funds or mutual funds (the latter only for advisors who are approved to construct portfolios with Dimensional Fund Advisors mutual funds), and are able to customize the risk-level for each investment goal;

Automated Investment Management Services: Betterment's algorithms automate back-office tasks such as trading, portfolio management, tax loss harvesting, and account rebalancing;

Website and Mobile Application: Betterment's website and mobile application provide a platform for account access and monitoring and delivery of account documentation and notices; and

Advisor Dashboard: Advisors have access to a dashboard for purposes of monitoring and managing Client accounts.

ESG Investing Principles: Environmental, Social, and Governance (ESG) investments (aka "sustainable investing") seeks seek positive returns while preserving a greater impact on society, environment, and the performance of the business.

Our Suitability Process:

We will ask several questions to establish risk tolerance and suitability. Once, we establish suitability and get the client agreements, privacy, and ADV's disclosed, we'll propose an appropriate sustainable portfolio built with common ETF such as Blackrock iShares.

- Prospective customer will fill out an online client suitability form to assess financial goals, risk tolerance, and overall objectives.
- Our proprietary simulation algorithms that build ideal portfolios within the sustainable space.
- Advisor provides investment advice consistent with the person's risk profile, execute trades, monitor investments performance, and suggest changes in portfolio.

Our Investing Process:

Internet Only Investment Advisory Services

While using Betterment for Advisors Custom Portfolio Program, we will provide our investing parameters to Betterment's trading team to construct our client's portfolios based on client suitability.

After the proposed portfolio is agreed to by the client, by clicking the "agree" box, the client will be redirected to the funding mechanism such as their bank or brokerage account. The money will likely transfer with 48 hours and the account will be funded and then the ETFs will be purchased. Ongoing rebalancing, reporting, and billing will automatically take place.

We tailor our portfolio selection to the individual needs of the client. In addition, we will ask several questions to establish risk tolerance and suitability. Our firm may place restriction on types of securities and offers advice on limited types of investments within the universe of Betterment's Custom Portfolio Program.

Betterment will integrate the Firm's portfolios into the client account opening process, enabling the advisor to preview the expected outcomes of each asset allocation, as well as to use as a tool in communicating possible outcomes to clients for suitability determination.

Clients may impose restrictions on investing in certain securities types. As warranted, any restrictions will be disclosed on the client's investment management, financial planning agreements, and/or investment policy statements.

Our firm does not participate in any wrap fee accounts.

As of February 14, 2022, our firm has approximately \$9,644,915 MM in assets under management on a discretionary basis. 15 Accounts.

Item 5 Fees and Compensation

Fees (for all accounts):

% of Assets	Amount (annual fee)
\$All Account Sizes	.65%

Clients will be billed in arrears directly for advisory fees through betterment for Advisors.

Fees are negotiable.

Other Fees:

Betterment charges your Clients an asset-based wrap fee on amounts invested via the Betterment for Advisors platform that is tiered based on the aggregate balance of all of your firm's client accounts at Betterment (not including funds held in Betterment Everyday Cash Reserve). That wrap fee currently ranges from 0.12% to 0.20% of account balances. The asset-based wrap fee is charged quarterly in arrears. The services included for the wrap fee include all of the services provided by Betterment and Betterment Securities through the Betterment for Advisors platform, including advisory services, custody of assets, execution and clearing of transactions, and account reporting. Betterment collects wrap fees directly from Clients pursuant to the terms of the sub-advisory agreement between Betterment and each Client.

Note: Clients utilizing the Betterment for Advisors platform may pay a higher aggregate fee than if the advisory, custodial, trade execution, and other services were purchased separately. Advisors with clients on this pricing structure typically also pay a fixed monthly fee to Betterment.

Billing/Procedures/Proration

Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter. Clients may elect to be billed in arrears each calendar quarter.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

We may have a conflict of interest that gives our firm an incentive to recommend investment products based on the compensation received, rather than on a client's needs.

Investing in certain securities products may prompt a commission or sales (load) charge. We do not make recommendations based on commission products. At this time, we do not foresee any conflicts of interests from our recommendations.

EnvestVest clients not obligated in any manner to implement the recommendations of advisor. They may choose to implement the recommendations of other parties. EntentVest, nor any of its management persons receives more than 50% of your advisory revenue from commissions and other compensation for the sale of investment products that we recommend to our clients, including asset-based distribution fees. We do not charge commissions or markups.

Item 6 Performance-Based Fees and Side-By-Side Management

Advisor does or does not charge any performance-based fees (or any other fees based on a share of capital appreciation or gains above a set benchmark)

Item 7 Types of Clients

EntentVest. provides advisory services to the following types of clients:

Individuals, High Net Worth, Banking/Thrift Organizations, Investment Companies, Business Development Companies, Pooled Investment Vehicles, Pension/Profit Sharing Plan, Charitable Organizations, Corporations/Other Businesses, State/Municipal Agencies, Other Investment Advisors (i.e. third-party money manager), Insurance Companies.

EntentVest has no account minimums.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis (Algorithm details)

EntentVest will supply an asset-class-to-security mapping and a series of asset allocations to Betterment for Betterment to implement for the exclusive use of the Firm's clients on the Betterment for Advisors platform.

Custom Portfolios

Advisor provides investment advice consistent with the person's risk profile, execute trades, monitor investments performance, and suggest changes in portfolio.

Risk Associate with Investment Strategy used:

The client will be exposed to equity, bond, and cash risks. There will also be the associated business, interest rate, and market risks. We will mitigate the risks by buying only established sustainable index type ETFs with low fees and minimum trading. We will not engage in any hedging or derivatives, just long equity, bond, and cash EFT vehicles.

Risks Associated with ESG -related securities

Market-related events can affect all financial and/or securities industries. In these occurrences, often based on data with global implications, many companies, regardless of its size, structure, and financial condition, can experience swings in market valuation and securities pricing.

Interest-rate changes may cause a swing in security pricing and market valuations. For example, when bond yields increase, increase rates typically decrease. As such, this may make investors less incentivized, or similarly in inverse bond yield conditions, to hold onto certain security types.

Inflation levels, due to an increase in the prices of goods and services, may cause swings in certain securities pricing.

Deflation levels, due to a decrease in the prices of goods and services, may cause swings in certain securities pricing.

Currency fluctuations, due to global micro or macro-economic conditions, can bring added risk to an underlying security. Certain security types may have more or less risk given its ties to a certain currency, especially if a company's operations, taxes or profit margins are dependent on exchange rates.

This level of risk is largely due to the fact that many currencies are pegged against other world currencies.

Credit/Debt changes, due to a company/securities exposure to debt or other related defaults, can cause a swing in equity/market valuations. The ability of a debt holder to pay a debt may be factored into the pricing on the security/investments (e.g. bond, credit based mutual funds).

In addition, the amount of credit available to an underlying company, may factor into its ability to grow, and thus could affect securities/market valuation and earnings.

Commodity risk may occur if/when a security pricing or company is prone to seasonal or cyclical market conditions associated with a certain commodity. For example, a security with that purchases steel, rubber, or other commodities for its underlying companies, may pose an added risk to an investment position.

Industry Specific issues may occur if/when a security or company is prone to seasonal or cyclical market dynamics associated with a certain industry. For example, a company with ties to the retail space may have swings associated with earnings season or a holiday projections.

Equity/Liquidity issues may arise if an investment manager experiences difficulties when attempting to exit a position due to a security within a limited market of buyers and sellers (e.g. illiquid securities, secondary market securities, low float stocks).

Management level risks can occur based on the performance of management. For example, financial mistakes due to management decisions or frequent changes senior level staff (e.g. CEO exits due to improprieties or internal strife) can cause swings in securities/market valuations.

Disclosure: Investing in securities does involve risk of loss that clients should be prepared to bear. The risks can range from failing to keep pace with inflation to losing some or all of the money you invest.

Item 9 Disciplinary Information

We are required to disclose if there are legal or disciplinary events that are material to a client's or prospective client's evaluation of our business or the integrity of your management. We have or have no criminal proceeding, violation of investment related statutes, civil, and/or administrative infractions to disclose.

Item 10 Other Financial Industry Activities and Affiliations

EntentVest, nor any of its management persons, has a pending application to register as a broker-dealer.

EntentVest, nor any of its management persons, has a registration or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities

EntentVest, nor any of its management persons, has any relationships or arrangements that are material to your advisory business.

EntentVest recommends Betterment, LLC, a third-party investment manager as a sub-advisory for its' clients' portfolio.

Betterment Sub Advisory Services

Betterment for Advisors is a digital wealth management platform generally serving independent investment advisory firms. Betterment LLC ("Betterment"), a registered investment advisor, serves as sub-advisor to your clients ("Clients"). MTG LLC, dba Betterment Securities ("Betterment Securities"), a registered broker-dealer and member of FINRA and the SIPC, serves as broker-dealer and custodian.

Shoreline Venture Management, LLC.

Scott Schwartz is affiliated with Shoreline Ventures, a venture capital firm, and The Allied Pilots Association (representing the American Airline pilot group retirement plans). These positions are advisory only and pose no real or potential conflicts of interest.

How we handle conflict of interest

As part of our relationship with Betterment and Betterment Securities, Betterment may offer us services intended to help us manage and further develop our business enterprise, such as access to webinars and advice about using the Betterment for Advisors platform to grow our business.

Betterment may offer different or expanded services in the future. These services could create an incentive for us to recommend that our clients' invest through the Betterment for Advisors platform.

This is a potential conflict given that our interest in recommending Betterment could be influenced by the receipt of Betterment's and Betterment Securities' services to our business. Other potential conflicts may exist regarding the use of the Betterment for Advisors platform.

Clients should be aware that additional compensation by our firm and its management persons or access person may create a material conflict of interest. We strive (on all occasions) to put the interest of our clients first as part of our fiduciary duty as a SEC-registered investment adviser.

Our firm will take the following steps to address any material conflicts of interest:

- We will disclose to clients the existence of all material conflicts of interest.....
- We will disclose to clients that they are not obligated to purchase any recommended investment products
- We will collect and maintain accurate, complete and relevant client information with involves our client's financial goals, investment objectives and risk tolerance;
- Our supervised persons will conduct regular reviews of each client account;
- Our employees must receive approval for outside business activities;

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

EntentVest has adopted a Code of Ethics, the full text of which is available to clients upon request. The firm has several goals in adopting this Code. First, desires to comply with all applicable laws and regulations governing its practice. Second, the firm believes that compliance with such regulations is a signal to its clients that exists to serve them, and that supports the efforts of those organizations dedicated to upholding the law.

Furthermore, EntentVest has determined to set forth guidelines for professional standards, under which all associated persons of are to conduct themselves. EntentVest has set high standards, the intention of which is always to protect client interests and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with clients. All supervised persons are expected to strictly adhere to these guidelines, as well as the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions, and violations of the Code. This will serve to educate associated persons regarding appropriate activities. EntentVest has instituted, as a deterrent, a policy of disciplinary actions to be taken with respect to any associated person who violates the Code. EntentVest will provide its clients with a copy of the firm's code of ethics upon request.

EntentVest, nor any of its associated persons, recommends to clients, or buys or sells for client accounts, securities in which it or a related person has a material financial interest.

Entent and/or its associated persons may take positions or make recommendations in the same securities as clients, and in all such cases will seek to avoid conflicts with clients. We will do so through trading restrictions on associated persons and/or a requirement of places all clients trades beforehand.

EntentVest and/or its associated persons may take positions in the same securities at/around the same time as clients, and in all such cases will seek to avoid conflicts with clients. We will do so through trading restrictions on associated persons and/or a requirement of places all clients trades beforehand.

In accordance with its fiduciary responsibilities to its clients, and/or its associated persons will generally be "last in" and "last out" for any trading that may occur in securities that are not exempt from federal reporting – e.g. mutual funds and direct obligations of the U.S. Government.

In accordance with Section 204-A of the Investment Advisers Act of 1940, also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information, i.e. insider trading by or any person associated with affiliated firm.

Item 12 Brokerage Practices

Research and other Soft Dollar Benefits:

EntentVest does not receive any soft dollar benefits other than execution services from its arrangement with Betterment.

- While obtaining research or other products or services in our relationship with Betterment, we may receive an incentive because we do not have to produce or pay for the any of the benefits received.
- We have an incentive to select or recommend Betterment based on our interest in receiving the research or other products or services offered, rather than on our clients' interest in receiving most favorable execution.
- Clients should understand that the appointment of Betterment Securities as the broker for their accounts held at Betterment may result in their receiving less favorable trade executions than may be available through the use of broker-dealers that are not affiliated with Betterment.
- We do not charge any markups for services in return for soft dollar benefits.
- We do not use soft dollar benefits to service all of our clients' accounts.
- Our firm has not acquired any products and services using client brokerage commissions within your last fiscal year.

Brokerage for Client Referrals

EntentVest does not receive client referrals from a broker-dealer or third party when recommending brokers for client accounts. The firm used no procedures in the last fiscal year end to direct client transactions as we are a newly registered firm.

Directed Brokerage

Betterment Securities is responsible for execution of securities transactions and maintains custody of customer assets. Betterment Securities exercises no discretion in determining if and when trades are placed; it places trades only at the direction of Betterment. Additional information regarding Betterment Securities can be found on FINRA's BrokerCheck.

Clients should understand that the appointment of Betterment Securities as the broker for their accounts held at Betterment may result in their receiving less favorable trade executions than may be available through the use of broker-dealers that are not affiliated with Betterment.

Clients may not direct EntentVest, Inc. to use another broker-dealer to execute transactions. If you do not wish to place assets with or execute trades through Betterment Securities, then Betterment cannot manage your Client accounts on the Betterment for Advisors platform.

In terms of achieving favorable trade execution, we may aggregate the purchase or sale of securities for various client accounts. We will aggregate trades when it is in the best interest of our clients' accounts. In some cases, we may not aggregate trades which could lead to our clients' paying higher commissions that they would otherwise pay.

Item 13 Review of Accounts

Scott Schwartz reviews all investment accounts no less than quarterly basis following receipt of account information from our custodian.

A member of the EntentVest team will periodically review accounts to ensure that the portfolios meet client objectives. Mr. Schwartz will review accounts more frequently should a change in client's objectives or in market events warrant a corrective course of action.

A member of the EntentVest team will send a statement of the Account portfolio holdings, performance data, and fee calculations within a reasonable time after the end of each annual period. Client will also receive quarterly statements, and trade confirmations from the custodian.

Item 14 Client Referrals and Other Compensation

EntentVest may from time to time compensate, either directly or indirectly, any person (defined as a natural person or an entity) for client referrals. EntentVest, Inc. is aware of the special considerations set forth in Section 206(4)-3 of the Investment Advisers Act of 1940 that govern solicitor relationships.

Procedures Include:

- Ensure the solicitor is appropriately qualified in an appropriate jurisdiction.
- Enter into a written agreement with the solicitor
- Provide the solicitor with a copy of the solicitor's disclosure document and current EntentVest Brochure

When considering what client referrals and other compensation to disclose, please keep in mind that you may be deemed to give Betterment an indirect benefit in the form of the asset-based fees it receives from your Clients. You also receive a non-economic benefit from Betterment in the form of the support products and services it makes available to you.

Item 15 Custody

EntentVest, Inc. does not hold custody of client accounts.

Betterment Securities maintains custody of our Clients' assets that are managed by Betterment, LLC, and SEC-Registered Investment Advisory firm. Your Clients' account statements are available for review on the activity section of the Betterment for Advisors client portal. Clients receive periodic emails from Betterment with information about their accounts as well as links to account. Clients should compare the account statement they receive from the qualified custodian name here with the copies that they receive from us.

Item 16 Investment Discretion

EntentVest accepts discretionary authority for our client accounts. EntentVest shall have limited power of attorney to direct, manage, and change the investment and reinvestment of all assets in the Account, and to take other action with respect to the accounts, without prior permission from client. Clients may provide our firm with specific instructions if they wish to set limits to our discretionary authority.

Betterment uses algorithms to advise clients and manage their accounts. These algorithms are developed, overseen, and monitored by Betterment's investment advisory personnel. To use Betterment's investment services, Clients and/or you inform Betterment of a Client's financial goals and personal information through Betterment's online applications, and Betterment's algorithm then recommends and builds a portfolio of exchange traded funds for each of the client's financial goals and account types. Each portfolio is associated with a target allocation of investment types and/or asset classes but you can modify Betterment's initial allocation recommendation as you see fit.

In the absence of a contrary direction, Betterment periodically rebalances client portfolios so that in the face of fluctuating market prices each Client's portfolio remains within a range of the target allocation. Betterment also offers optional tax loss harvesting and automated asset location services.

Item 17 Voting Client Securities

EntentVest does not vote proxies for its client accounts.

For assets managed on the Betterment for Advisors platform, Clients delegate to Betterment the authority to receive and vote all proxies and related materials. Betterment will only vote on proxies and respond to corporate actions associated with securities that Betterment recommends be purchased for client accounts.

For disclosures and additional information on possible conflict of interests about proxy matters please refer to a copy of Betterment's Form ADV Part 2A & B Brochure.
2A.

Item 18 Financial Information

EntentVest does not require or solicit payment of fees in excess of \$1,200 per client more than six months in advance of services rendered. At EntentVest we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. EntentVest, Inc has no additional financial circumstances to report.