

Nest Egg Advisors, Inc.
Form CRS Customer Relationship Summary
March 31, 2022

Nest Egg Advisors, Inc. (“NestEgg”) is an internet investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and the fees for brokerage and investment advisory services differ, and it is important for you to understand those differences. Free and simple tools are available to you to research NestEgg, other firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), where you can also find important educational materials about broker-dealers, investment advisers and investing.

What investment and portfolio management services can you provide me?

NestEgg makes use of a proprietary algorithm to formulate investment advice and portfolio management (the “Services”). Such Services are provided by NestEgg on a discretionary only basis and are offered through NestEgg’s proprietary interactive website and/or digital application (collectively the “Application”). By providing us with such discretionary authority, you allow us to decide the type and amount of securities to be bought or sold for your account and when to invest, without consulting you first. We maintain this discretion until it is revoked (e.g., by termination of our Agreement with you or upon written instruction from you). For our Services, you will provide all of your information through our Application upon opening an account with us, which will be analyzed by the NestEgg team. Subsequently, through our Application, investment advice will be provided to you as a portfolio that consists of aggressive growth exchange-traded funds (“ETFs”).

Ask your financial professional the following questions:

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?

Once the Application identifies the ETF portfolio for you, through our Application we will place all orders on your behalf and through Alpaca Securities, LLC (“Alpaca”), the independent qualified custodian recommended by NestEgg. You are not able to place conditions or restrictions when transacting in a particular security, industry or type of security offered in your ETF portfolio. While the underlying securities within the ETF portfolio are continually monitored, we review your account on an ongoing basis, including when you notify us of a change to your financial situation. Signing up with NestEgg is a straightforward process and does not require an account minimum.

For further information about our Services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A Disclosure Brochure. Click here for a copy or go to www.adviserinfo.sec.gov

What fees will I pay?

NestEgg sponsors a Wrap Fee Program (the “Wrap Program”), which allows NestEgg to manage your account, and at no additional charge to you, the Wrap Program allows us to absorb clearing costs, custody and reporting costs, brokerage costs, and trading costs on your behalf. However, you are still responsible for all other account fees, such as transition fees that can be incurred if you move your account from one broker-dealer to another. As part of the Wrap Program, NestEgg can charge a fee, which is generally \$1.00 per month (the “Fixed Monthly Fee”) for each account that uses our Services. The specific fee charged for our Services will be set forth in your Agreement with us, and unless otherwise stated in your Agreement with us, the Fixed Monthly Fee is assessed monthly, in advance, as of the first day of the calendar month. It is important that you understand that the arrangements we have with you can differ from the arrangements we have with other clients. In addition, we can, in our sole discretion, reduce or waive any of our fees, including the Fixed Monthly Fees in their entirety. NestEgg does not prorate its Fixed Monthly Fee for accounts that are opened after the first day of any calendar month and we do not charge a minimum annual portfolio management fee.

Ask one of our financial professionals the following questions:

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?

Also, you should understand that the fees described above do not include certain charges that can be imposed by third parties in connection with the Services we provide. Such fees can vary and are separate and distinct from the fees we charge as part of the Wrap Program. Such third-party fees can (as applicable) include charges imposed directly by an ETF or mutual fund in your account, charges imposed by a third party automated clearing house (if you elect to utilize such third party processing provider), transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. 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 and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A Disclosure Brochure. Click here for a copy or go to www.adviserinfo.sec.gov.

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 that we provide to you. Here are some examples to help you understand what this means:

Ask your financial professional:

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

Because we can charge a fixed fee for our Services, the more accounts that you have, the more you will pay in fees. This presents a conflict of interest as we have an incentive to encourage you to increase the number of accounts you have with us. Also, when performing our Services, we require that all separately managed accounts have established a corresponding custodial account(s) with Alpaca, the recommended independent qualified custodian of record (the “Custodian”). NestEgg maintains a relationship with such Custodian, and as a result, NestEgg receives certain products and services from the Custodian at no cost, which can benefit us, but do not directly benefit you. Some of these products and services assist us in the management and administration of our Services that are provided on behalf of your accounts and help develop our business. The receipt of such products and services creates a conflict of interest as it gives us an incentive to have our client’s custody of their accounts with such Custodian. *More detailed information about our conflicts of interest can be found in Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A Disclosure Brochure. Click here for a copy or go to www.adviserinfo.sec.gov.*

How do your financial professionals make money?

Our financial professional, Mr. George Nelson is paid in the form of a salary by NestEgg. Such compensation is not based on nor tied to the amount of clients that have been referred to us or the types of investment products we recommend to them. Additionally, our majority shareholder, Mr. Christopher McGlynn can participate (when applicable) in the profits and losses of NestEgg.

Additional information about the compensation received by our financial professional and any related conflicts of interest are outlined in the Form ADV Part 2B Disclosure Supplement, which can be obtained here or by calling us at (704) 931-8434.

Ask your financial professional:

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

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

No. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professional.

Ask your financial professional:

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?

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching “Nest Egg Advisors, Inc.” or by calling us at (704) 931-8434.