



## FORM ADV PART 3, CLIENT RELATIONSHIP SUMMARY (FORM CRS), March 2024

Elevate Capital Advisors, LLC (ECA) is registered with the Securities and Exchange Commission as an investment adviser. 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](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

ECA offers investment advisory services to individuals and families who seek investment services primarily for personal or family purposes. We offer wealth management and financial planning services, along with assistance in estate planning and tax planning (For specific advice in these areas clients should consult directly with their tax professional and/or estate planning attorney and ECA can also work with you and your attorney/accountant during the process). For our investment services, we gather information regarding your goals, investment objectives, and risk tolerance through personal discussions with you. Your particular situation is taken into account to create and manage an investment portfolio where we make investments among different asset classes. These include equities, fixed income, mutual funds, exchange traded funds, hedged strategies, real estate, and alternative investments depending on their suitability with your goals and risk tolerance.

Your account is monitored by ECA (and your financial advisor). The frequency of account reviews depends on several factors, including market conditions and your requests, but reviews occur no less than annually. We provide investment advisory services on both a discretionary and nondiscretionary basis. For our discretionary accounts, we do not need to speak with you before making investment changes. You will sign an investment management agreement giving us this authority until either you or we terminate that agreement. For our nondiscretionary accounts, you make the ultimate decision regarding the purchase or sale of investments.

**FOR ADDITIONAL INFORMATION** about our advisory services, please see Items 4 and 7 of our Form ADV Part 2A available on the main page of our website [here](#).

### **CONVERSATION STARTERS. Questions to ask your advisor:**

- **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?

Most of our clients pay investment advisory fees as a percentage of assets under management. These fees are paid quarterly, in advance. In some situations, we are paid fixed fees or hourly charges, generally for clients who hire us to create a financial plan but do not have ECA manage their assets. Our normal minimum to open an account is \$10,000. Both investment advisory fees and minimum account opening balances are negotiable, but the typical advisory fee (including the platform fee) ranges between 1.5% to 2.0%, and will not exceed 2.25%. This fee is inclusive of any third-party money manager fee as well as fees collected by ECA for proprietary investment models. Some clients will pay higher or lower rates than those shown in our current fee schedule depending on the complexity and nature of the services provided or other circumstances.

Our advisory fee is typically not the only fee clients will pay. For example, you may pay brokerage fees to third parties when we buy or sell investments in your account. You also may pay fees to third-party managers who we select (this is uncommon and would be disclosed should it arise). Some investments (e.g., mutual funds and exchange traded funds) impose additional fees, such as transactional fees and product level fees, that reduce the value of your investment over time.

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.

**FOR ADDITIONAL INFORMATION** about our fees, please see Item 5 of our Form ADV Part 2A available the main page of our website [here](#).



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### CONVERSATION STARTERS. Questions to ask your advisor:

- **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 advisor? 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 are some examples to help you understand what this means.

- We charge an investment advisory fee based on the assets we manage. We may therefore have an incentive to recommend adding assets to an account that we manage thus increasing the fee you pay to us.
- Our affiliated investment models charge management fees. We may therefore have an incentive to recommend our models to you.

**FOR ADDITIONAL INFORMATION** about our firm's potential conflicts of interest, please see Items 10 and 11 of our Form ADV Part 2A available [here](#).

### How do your financial professionals make money?

Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above. Our affiliated financial professionals may also receive bonuses upon reaching additional asset levels throughout the year. Such bonuses are generally meant to incentivize advisors to maintain a certain level of productivity.

Our financial professionals also have the ability to receive commissions when clients purchase insurance products, such as life insurance, fixed annuities and/or long-term care. Such commissions are paid to your financial professional by insurance carriers, not by the client. We receive no additional incentives from insurance carriers or other intermediaries by recommending to clients one insurance carrier over another. Please also see Item 10 of our Brochure for additional details.

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

Yes. ECA as a Registered Investment Adviser (RIA) does not have any legal or disciplinary history to disclose. However, ECA does have independent advisors affiliated with the firm that have either legal and/or disciplinary history disclosed. You can visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm or an advisor affiliated with our firm.

### CONVERSATION STARTERS. Questions to ask your advisor:

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

### Additional Information

For additional information on our advisory services, see our Form [ADV part 2A](#) and any individual brochure supplement your representative provides. If you have additional questions, please contact us at 385-237-3338.

### CONVERSATION STARTERS. Questions to ask your advisor:

- **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?**