

Item 1 - Introduction

Evergreen Wealth Advisors (“Evergreen”, “we”, or “our”) is a registered investment adviser with the SEC. 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 - Relationships and Services

What investment services and advice can you provide me?

Evergreen provides investment advisory services to retail investors on a fully discretionary basis. We will assess your financial situation, risk profile, and then recommend a customized portfolio allocation to help you achieve your investment goals. Based on your preferences, Evergreen’s portfolio management solution will utilize tax optimization strategies to help reduce your overall tax liability.

Monitoring	We continuously monitor all accounts on our platform to ensure your holdings remain aligned with your investment preferences and goals.
Investment Authority	You grant us discretionary authority to manage your accounts, meaning we determine which securities to buy or sell on your behalf. Our decisions are guided by the financial information you provide, your stated investment objectives, and any restrictions you impose.
Investment Offerings	We provide a digital wealth advisory service offering discretionary portfolio management and financial planning assistance. Client portfolios utilize tax optimization strategies and typically hold stocks, ETFs, and money market mutual funds. We also offer access to charitable giving programs through unaffiliated third parties.
Relationship Requirements	We provide investment advisory services to high net worth individuals, individuals, and corporations. We have a \$100,000 minimum balance requirement to establish a relationship, which may be changed at our discretion. We also reserve the right to decline or discontinue engagements at our sole discretion if we determine that the relationship is not appropriate or aligned with our service.

For details about our advisory business and the types of clients we typically service, please see Items 4 and 7 of our ADV 2A, [see here](#).

Key Questions to 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?

Item 3 - Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

All investment management services are included in a wrap fee program. You will pay one asset-based monthly "Wrap Fee" based on your assets under management, as shown in the fee table. The Wrap Fee covers investment management, brokerage, and transaction costs associated with the purchase and sale of securities in your accounts, as well as access to our investment advisory platform. As this Wrap Fee includes brokerage and transaction costs, it could be higher than a typical asset-based advisory fee. Fees are calculated based on the total value of assets across all of your accounts.

Investment Account(s) Fee	
Value of Assets	Monthly AUM Fee
First \$1,000,000	.0325%
Next \$4,000,000 (over \$1M up to \$5M)	.0242%
Assets over \$5,000,000	.0158%

Fees are calculated based on the total value of assets across all of your accounts. Wrap fees are billed monthly in arrears based on your account's average daily balance. Clients who invest in exchange-traded funds (“ETFs”), money market mutual funds, or mutual funds will bear their proportionate share of the fees and expenses charged by those vehicles, including internal management fees and operating expenses. A minimum account balance of \$100,000 is required. Fees are collected by direct debit from your account which will

reduce the value of your advisory account. The more assets in your advisory accounts, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your accounts.

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 regarding our fees, please see Item 5 of our Form ADV Part 2A brochure, which is available [here](#).

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 are some examples to help you understand what this means.

We charge an asset-based fee that's not tied to your account's performance, so we earn fees even if your investments lose value. Because our fee increases as your account grows, we have an incentive to encourage you to increase the assets in your account. Additionally, our parent company, Evergreen Wealth Corporation, offers separate products and services, including Evergreen.ai, that are not part of our investment advisory services. This relationship creates a potential conflict of interest, as we may have an incentive to utilize services provided by our parent company.

For more information regarding our conflicts, please see Items 10, 11, 12, and 14 of our Form ADV Part 2A brochure, which is available [here](#).

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

How do your financial professionals make money?

Our financial professionals receive a base salary and variable compensation, and receive equity option grants in our parent company. Variable compensation is based in part on the total value of investment assets you entrust to our management, which creates an incentive to encourage you to increase the assets in your account. No compensation is based on the performance or selection of specific investments. Evergreen addresses this conflict through its fiduciary duty and Code of Ethics.

Item 4 - Disciplinary History

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

No. Neither Evergreen nor its financial professionals have reportable legal or disciplinary events. A free and simple search tool to research us and our financial professionals is available at www.investor.gov/CRS.

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

Item 5 - Additional Information

For additional information about our investment advisory services, please see Evergreen Form ADV Part 2A, which is available on the SEC's IAPD database at <https://adviserinfo.sec.gov/>. If you would like additional, up to date information or a copy of this relationship summary, please call +1-888-884-0557.