

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?

We offer two services: 1) Evergreen.ai, an artificial intelligence service available to everyone and provides general financial education, illustrations and calculators. Evergreen.ai also provides personalized financial advice to registered users when they share sufficient information about their finances; and 2) the Evergreen Wrap Fee Program ("the Program"), in which we manage your investments on a fully discretionary basis. For Clients of the Program, we assess your financial situation and risk profile, then build and manage a customized portfolio to help you reach your goals, using tax focused investment strategies.

Monitoring	Once you register and link an account, Evergreen.ai assesses the information you share to give you personalized advice. Our Advisors design and regularly review how Evergreen.ai works. We monitor your Program accounts on an ongoing basis.
Investment Authority	Evergreen.ai gives advice only; it doesn't buy or sell securities for you. When you sign our Investment Advisory Agreement, you grant us discretionary authority to buy and sell securities in your Program account on your behalf. This authority begins at signing and continues until either party terminates the agreement, subject to any restrictions you set on your account.
Investment Offerings	Evergreen.ai provides general financial education for everyone, and personalized financial advice to registered users if the system has sufficient information to provide the personal advice, but Evergreen.ai doesn't recommend specific investments, make trades, or invest money on your behalf. The Program is a digital wealth advisor offering discretionary portfolio management and financial planning, typically holding stocks, ETFs, and money market funds, plus access to charitable giving programs through outside partners. We do not limit our advice or offerings to proprietary products or a specific menu of investments.
Relationship Requirements	Evergreen.ai is free for everyone, no minimum required. The Program is for individuals, high net worth individuals, and corporations, and requires a \$100,000 minimum. This minimum may change at our discretion, and we may choose to close a relationship when it's not the right fit for our services.

For details about our advisory business and typical clients, see Items 4 and 7 of our ADV 2A or Items 4.A and 5 of our Wrap Fee Brochure, [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?

Evergreen.ai is free.

For the Program offered through Evergreen, all investment management is covered by a single "Wrap Fee" based on your assets under management. Because it includes brokerage and transaction costs, it could be higher than a typical advisory fee. Fees are based on your total assets across accounts and billed monthly in arrears. If you hold ETFs, money market funds, or

The Program AUM Account(s) Fee		
Value of Assets	Monthly Fee	Annual Fee
First \$1,000,000	.0325%	.39%
Next \$4,000,000 (over \$1M up to \$5M)	.0242%	.29%
Assets over \$5,000,000	.0158%	.19%
*Fees do not apply to use of Evergreen.ai		

mutual funds, you'll also bear your share of those funds' own fees and expenses. Fees are deducted directly from your account. The more you invest with us, the more you pay in fees so we have an incentive to encourage you to add assets to your account.

For additional information regarding our fees, see Item 5 of our Form ADV Part 2A or Item 4 of our Wrap Fee Brochure, which is available [here](#).

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.

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 offer Evergreen.ai for free. For the Program accounts, we charge a fee based on the size of your account, not a fee tied to specific investment performance or selection, so we earn money even if your investments lose value. Because we earn more as your account grows, we're motivated to help you invest more with us.

For more information regarding our conflicts, see Items 10, 11, 12, and 14 of our Form ADV Part 2A, 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. 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. Financial professionals are also eligible for equity option grants in our parent company. 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 the Program and Evergreen.ai, please see Evergreen's 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.

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?