

FORM CRS (Client Relationship Summary)

Evertern Wealth

April 1, 2026

Introduction

Evertern Wealth an investment adviser registered with the Securities and Exchange Commission and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Portfolio Management Services, Financial Planning & Consulting Services and Retirement Services. For more detailed information regarding our services, fees and other disclosures for our firm, please refer to Items 4, 5, 7, 8, 13, and 16 in our Form ADV Part 2A Brochure in this link: [ADV 2A Brochure](#).

- **Account Monitoring:** If you open an advisory account with us, we will meet with you to understand your financial goals, investment objectives, and risk tolerance. We will recommend an investment strategy designed to align with your circumstances. Your portfolio will be reviewed and monitored on an ongoing basis, and at least annually.
- **Investment Authority:** We offer accounts on either a discretionary or non-discretionary basis. In a discretionary account, we have authority to buy and sell investments in your account without obtaining your approval for each transaction. In a non-discretionary account, we provide recommendations, but you make the final investment decisions. Clients may impose reasonable restrictions on discretionary authority
- **Investment Offerings:** We provide advice on various types of investments, and we do not restrict our advice to limited types of products or investments.
- **Account Minimums and Requirements:** Our services are designed primarily for high-net-worth individuals and families. While we generally work with clients who have significant investable assets, we may accept accounts of varying sizes at our discretion.

Conversation Starter:

[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?

We charge an ongoing asset-based fee, calculated as a percentage of the assets we manage on your behalf. Our maximum annual portfolio management fee is 1.95%, though most clients pay less depending on account size and services provided. Fees are generally billed quarterly in arrears and deducted directly from your advisory account. Because our fee is based on the value of assets we manage, the more assets you have in your account, the more you will pay us. This creates an incentive for us to encourage you to increase assets under our management.

Additional fees may be imposed depending on whether we put you into a program on the Dynasty TAMP. Our firm does not receive any portion of those fees which range from 0.017 - 0.30% with a \$120 minimum account fee. If we decide to use a Third-Party Manager for your account, the Third-Party Manager fees are determined by the particular program(s) and manager(s) with which the Client's assets are invested and are calculated based upon a percentage of Client assets under management, as applicable. Independent fixed income manager fees generally range from 0 - 0.90% annually, and independent equity manager fees generally range from 0.00% - 1.50% annually.

Financial planning / Consulting fees will be charged at an hourly or fixed rate as agreed upon by you and the firm. You can find more information about our fees and costs under Item 5 of our Disclosure Brochure or Item 4 of Appendix 1 to our Disclosure Brochure, available at Investor.gov/CRS.

In addition to advisory and transaction fees, there are additional fees such as postage and handling, transfer taxes, SEC fees for sales of securities, and similar fees. These additional fees are not material, but like advisory fees and custodian fees, they do have an adverse impact on the value of your portfolio 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. Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at [ADV 2A Brochure](#).

Conversation Starters:

[Help me understand how these fees and costs may affect my investments. If I invest \\$10,000, how much will go toward fees and costs?](#)

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 interests 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 is an example to help you understand what this means:

Other Third-Party Payments: Certain financial professionals providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating additional commissions.

Additional details about conflicts of interest are available in our [ADV 2A Brochure](#).

Conversation Starter:

[How might your conflicts of interest affect me, and how will you address them?](#)

How do your financial professionals make money?

Our financial professionals are compensated by the firm primarily based on advisory fees paid by clients, the amount of assets they service, and the time and complexity required to serve clients. Financial planning fees may also contribute to compensation depending on the services provided..

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

Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV (Item 11 of Part 1A or Item 9 of Part 2A) or the specific Form U4. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

[As a financial professional, do you have any disciplinary history? For what type of conduct?](#)

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 340830. You may also contact our firm at 813-758-1430 to request a copy of this Form CRS.

Conversation Starter:

[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?](#)