

**March 6, 2024**  
**Elevate Capital Advisors, LLC.**  
**A SEC-Registered Investment Adviser**

Brokerage and advisory services and fees differ. It is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at <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?**

We provide investment advisory services to retail clients, including Portfolio Management, Pension Consulting, and Financial Planning. Our services cover virtually all types of investments, investment vehicles, and methods of analysis. Our portfolio management services are offered on a non-discretionary and discretionary basis. For clients who choose non-discretionary services, you the client make the ultimate decision regarding the purchase or sale of investments.

The minimum investment value to begin a relationship with us is \$500,000 and we do allow clients to combine family accounts to reach the minimum value. Client accounts/portfolios are reviewed continually using portfolio management software. At least annually, we offer to meet with each client to review their financial plan and investment accounts. Material changes to a client's investment objectives, risk tolerance or time-horizon would trigger a review. Additionally, we will agree to review a client's accounts or financial plan any time a client requests such review or if we materially change the way we formulate investment advice. We also provide clients with monthly account report cards via email. For more detailed information, please see [Items 4 and 7 of the ADV Part 2A](#).

**Conversation Starters:**

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?**

**Item 5 of the Form ADV has a detailed description of the fees and costs we charge you.** Our asset management fee for portfolio management services is based on a percentage of assets under management, not to exceed 2% annually. Our fee for Pension Consulting Services is based on a percentage of assets in the plan. Annual fees for Pension Consulting Services are negotiated, are generally in the range of .25%, and will not exceed 1.00% annually. Our fees are billed, payable and deducted monthly, in arrears, based on the value of all accounts under the agreement on the last business day of the prior calendar month. Fees are prorated and negotiable depending on individual client circumstances. Since fees are based on a % of the assets in your account, the more assets in your advisory account, the more you will pay in fees. We may have an incentive to encourage you to increase the assets in your account. Fees will be deducted directly from your account. In addition to our fees, you may also need to pay your custodian or broker- dealer transaction fees, commissions, account maintenance fees, etc. Please see [Item 5 of the Form ADV](#) for a list of additional expenses.

Our hourly fee for financial planning services ranges up to \$500 and our fixed fees vary depending on the complexity and scope of the project. A common fee for financial planning is \$300/hr. with a total cost of \$1500. Hourly fees are billed for general consulting services and fixed fees are billed for broad-based or project-based financial planning. In addition, when clients purchase insurance products from us, we receive commissions from the insurance company.

We charge performance-based fees to some "qualified clients" with a net worth greater than \$2,200,000 or for whom we manage at least \$1,200,000. Performance-based fees are fees based on a share of capital gains or capital appreciation of a client's account. The fixed portion of the fee (management fee) will not exceed 0.50% per annum of current portfolio equity, payable monthly in arrears. The performance fee is generally equal to a maximum of 20% of the annual gross profits subject to a high watermark. Performance fees are deducted

annually, in arrears.

**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.**

**Conversation Starters:**

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 must 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.

- Our managing members also own Elevate Insurance Advisors, LLC (“EIA”). As part of a financial plan, we may recommend that you purchase insurance products. If you purchase these products through EIA, our managing members will receive a commission in addition to the fees we charge you for our services. You can decide to purchase any recommended insurance products from another provider.

**Our Firm will act in your best interest at all times.** We have established policies to mitigate any conflicts of interest. For more detailed information on our conflicts, [see Item 11 of the ADV](#).

**Conversation Starters:**

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

How do your financial professionals make money?

Our financial professionals make money based upon the amount of assets they manage for you. Our managing members receive commissions when you purchase insurance products through EIA and are also paid a percentage of revenue for maintaining client relationships. Managing members also have an ownership interest in the firm and participate in the firm’s profits.

Do your financial professionals have legal or disciplinary history?

No, visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters:**

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

For additional information on our advisory services, see our Form ADV brochure on IAPD on [Investor.gov](http://Investor.gov) or on (<https://adviserinfo.sec.gov/>) and any brochure supplement your financial professional provides. You can also request up-to-date information by calling us at (970) 328-7526 or by emailing us at [cco@elevatecapitaladvisors.com](mailto:cco@elevatecapitaladvisors.com).

**Conversation Starters:**

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?