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Client Relationship Summary
Evestia LLC
December 31, 2024

Item 1. Introduction

This Client Relationship Summary (“Form CRS”) provides important information about Evestia LLC (“Evestia”), an investment adviser registered with the United States Securities and Exchange Commission (“SEC”). We provide advisory services rather than brokerage services, and it is important that you understand the difference. You can visit Investor.gov/CRS for free and simple tools to research firms and financial professionals and to access educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Evestia provides fully-automated, wrap-fee investment adviser services to help meet your long-term financial goals. There is no minimum dollar amount required to open an Evestia Investment Account. When you open an account, you grant Evestia full discretionary authority to manage the account. Evestia regularly monitors your account and seeks appropriate long-term, risk-adjusted, net-of-fee returns based on your individual risk tolerance. For more details about Evestia’s investment advisory services and fees, see Items 4, 5, and 7 of our Client Brochure. We also encourage you to consider the following questions before becoming a Client:

Given my financial situation, should I choose an investment advisory service? Why or why not?

Evestia is an investment advisory service for people who prefer to manage their lives via apps and technology. Evestia is probably not the most ideal service for someone who wants frequent feedback from a human advisor.

How will you choose investments to recommend to me?

To provide our investment advisory services and make decisions tailored to your specific needs, Evestia collects information from you about your financial situation, risk tolerance, and investment goals. Evestia invests your assets in a diversified portfolio of Smart-Beta ranked individual stocks and/or exchange-traded funds ("ETFs") matched to your investment objectives and risk tolerance.

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Evestia’s Chief Investment officer, Rick C. Jaster, has more than 25 years investment experience and has managed more than 15,000 client accounts with total assets in excess of \$1.5 billion. He received an MBA in Finance from the BYU Marriott School of Management and earned the Chartered Financial Analyst designation (CFA).

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

What fees will I pay?

Principal Fees and Costs: Evestia’s clients pay an annual wrap fee of 1.00% of client assets under management.

Assets Under Management	Annual Fee
\$1 to \$10,000,000	1.00%
Amounts over \$10,000,000	Negotiable

Fees are deducted from client accounts monthly in arrears and accrue on a daily basis. Asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore may be higher than a typical asset-based advisory fee. The more assets there are in your advisory account, the more you will pay in fees, and Evestia may therefore have an incentive to encourage you to increase the assets in your account.

Other Fees and Costs:

The issuer of some of the securities or products we purchase for clients, such as ETFs, may charge additional fees that affect clients. Evestia does not benefit directly or indirectly from any such fees.

Additional Information:

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, as explained above and in Item 5 of our Brochure.

Help me understand how these fees and costs might affect my investments. If I give you \$50,000 to invest, how much will go to fees and costs, and how much will be invested for me?

If you gave us \$50,000 dollars to invest, we would invest the full \$50,000 for you. Our annual wrap fee of 1.00% on the daily average balance of assets in your account, equals \$500 per year if your account balance does not change over the course of the year, and approximately \$41.67 would be deducted from your account each month.

What are your legal obligations to me when providing recommendations 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 is an example to help you understand what this means: The more assets there are in your advisory account, the more you will pay in fees, and Evestia may therefore have an incentive to encourage you to increase the assets in your account.

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

We charge our clients wrap fees based on assets under management as explained above, which means that your fees increase as your account increases in size. We charge no other fees and we make money in no other way, either directly nor indirectly.

How do your financial professionals make money?

Our investment services are entirely managed by software, meaning we don't employ financial professionals or advisers to give investment advice.

Item 4. Disciplinary History

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

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research Evestia and our financial professionals.

Item 5. Additional information

You can find more information about our investment advisory services and obtain a copy of this Form CRS at <https://www.Evestia.com/legal> or by emailing hello@Evestia.com.

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?

Evestia provides fully-automated investment adviser services. For questions and concerns about your account, please email us at hello@Evestia.com or find our phone number by logging into your account.