



CUSTOMER RELATIONSHIP SUMMARY

1. INTRODUCTION

Apella Capital, LLC (“Apella”), is an investment adviser registered with U.S. Securities and Exchange Commission (“SEC”). We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://Investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

This document is specific to the Evivest Program (“Program”) and provides you with a summary of the types of services we provide and how you pay. Please feel free to ask us additional information.

2. RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

We offer discretionary management of model portfolios to retail clients. The model strategies utilized in the Program cover a range of investment strategies that include equity and fixed income allocations in varying percentages, generally composed of pooled investments comprised of exchange traded funds. We require a minimum balance of at least \$15,000 upon account opening to utilize our digital services. Some of the model strategies are designed and maintained by The Investment Committee of Symmetry Partners, LLC (“Symmetry”) (an affiliated registered investment adviser). The Program is rendered exclusively through our online digital platform and based on the information provided to us by the client and is designed to be operated by the user (client) themselves. Clients should always consider revisiting previously entered data to update their information if a material event has occurred so that we can review and potentially adjust the client’s portfolio via its systems. Our services are available to clients who are U.S. residents and individuals maintaining a checking account with a U.S. bank.

What experience, licenses, education, and other qualifications do our professionals have? What do these qualifications mean?

Apella’s ADV Part 2B Brochure Supplements can be found at www.apellacapital.com/ApellaADV.

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

The Adviser will charge 120 basis points per year, subject to a monthly minimum fee of \$49.00. While the program is designed for accounts of at least \$50,000.00, accounts as small as \$15,000.00 will be accepted. Fees are charged monthly in advance on each account (the “Program Fee”). The Adviser will directly debit accounts for the Program Fee. The first month’s Program Fee will be based on the Client’s initial assets under management and pro-rated from the date the assets are traded in the account. The first full month is calculated in advance based on the month-end values of a Client’s account on the last trading day of the previous month. Accounts closed mid-month will receive a pro-rated rebate if greater than \$10.00.

For example, an account investing an average of \$15,000 over a 12-month period would pay the greater of 120bps (1.20%) or \$147/quarter, which results in an annual fee of \$588 for the year or 3.92%; whereas an account investing an average of \$100,000 over the same 12-month period would pay \$1,200 or 1.2%. Apella requires a minimum balance of at least \$99.00 per month upon account

opening to utilize Apella digital services. Apella reserves the right to change the above fee schedule at its discretion upon written notice to Clients.

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.

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?

As an investment advisory firm, Apella strives to ensure the highest standards of ethical conduct among its employees to protect the firm's clients and firm reputation. Our employees take their fiduciary obligations seriously and must always place the interests of clients above their own or the firm's.

How do your financial professionals make money?

Apella IARs are compensated in several ways. First, all receive a salary. Additionally, IARs may receive variable pay based on their performance in several areas, including new accounts/assets. Lastly, several IARs have an equity interest in the firm and may receive profits distributions if and when those occur. Apella IARs are compensated in several ways. First, all receive a salary. Additionally, IARs may receive variable pay based on their performance in several areas, including new accounts/assets. Lastly, several IARs have an equity interest in the firm and may receive profit distributions if and when those occur.

4. DISCIPLINARY HISTORY

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

We have no legal or disciplinary events. Visit <https://investor.gov> for a free and simple search tool to research our firm and our financial professionals.

5. ADDITIONAL INFORMATION

Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?

For current information about the Program and Firm, please see Apella Capital, LLC, Form ADV 2A and 2B brochures at www.investor.gov or our website at www.apellacapital.com/AepllaADV. Additionally, you may contact Apella Compliance at 860.785.2260 or info@apellacapital.com.