



Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Earth Equity Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (877) 235-3684 or by email at: neill@earthequityadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Earth Equity Advisors, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Earth Equity Advisors, LLC's CRD number is: 285554.

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Registration does not imply a certain level of skill or training

Version Date: 04/30/2022

Item 2: Material Changes

Earth Equity Advisors, LLC has the following material changes to report. Material changes relate to Earth Equity Advisors, LLC's policies, practices, or conflicts of interests.

- Primary Address has changed to 40 N. Merrimon Ave, Suite 301, Asheville NC, 28804
- Addition of Portfolio Management Services for outside Advisory Firms
- Custodial changes to Apex Clearing Corporation & Axos Advisor Services (Axos Clearing LLC)

Item 3: Table of Contents

| | |
|--|-----------|
| Item 2: Material Changes | 2 |
| Item 3: Table of Contents | 3 |
| Item 4: Advisory Business | 5 |
| A. <i>Description of the Advisory Firm</i> | <i>5</i> |
| B. <i>Types of Advisory Services</i> | <i>5</i> |
| C. <i>Client Tailored Services and Client Imposed Restrictions</i> | <i>6</i> |
| D. <i>Wrap Fee Programs.....</i> | <i>6</i> |
| E. <i>Assets Under Management.....</i> | <i>6</i> |
| Item 5: Fees and Compensation | 7 |
| A. <i>Fee Schedule</i> | <i>7</i> |
| B. <i>Payment of Fees.....</i> | <i>8</i> |
| C. <i>Client Responsibility For Third Party Fees</i> | <i>9</i> |
| D. <i>Prepayment of Fees</i> | <i>9</i> |
| E. <i>Outside Compensation For the Sale of Securities to Clients</i> | <i>9</i> |
| Item 6: Performance-Based Fees and Side-By-Side Management | 9 |
| Item 7: Types of Clients | 9 |
| Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss..... | 10 |
| A. <i>Methods of Analysis and Investment Strategies.....</i> | <i>10</i> |
| B. <i>Material Risks Involved</i> | <i>10</i> |
| C. <i>Risks of Specific Securities Utilized</i> | <i>11</i> |
| Item 9: Disciplinary Information..... | 12 |
| A. <i>Criminal or Civil Actions</i> | <i>12</i> |
| B. <i>Administrative Proceedings</i> | <i>13</i> |
| C. <i>Self-regulatory Organization (SRO) Proceedings.....</i> | <i>13</i> |
| Item 10: Other Financial Industry Activities and Affiliations | 13 |
| A. <i>Registration as a Broker/Dealer or Broker/Dealer Representative.....</i> | <i>13</i> |
| B. <i>Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor</i> | <i>13</i> |
| C. <i>Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests</i> | <i>13</i> |
| D. <i>Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections</i> | <i>13</i> |
| Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading..... | 14 |
| A. <i>Code of Ethics.....</i> | <i>14</i> |
| B. <i>Recommendations Involving Material Financial Interests</i> | <i>14</i> |
| C. <i>Investing Personal Money in the Same Securities as Clients</i> | <i>14</i> |
| D. <i>Trading Securities At/Around the Same Time as Clients' Securities.....</i> | <i>14</i> |
| Item 12: Brokerage Practices..... | 15 |
| A. <i>Factors Used to Select Custodians and/or Broker/Dealers</i> | <i>15</i> |
| 1. <i>Research and Other Soft-Dollar Benefits.....</i> | <i>15</i> |
| 2. <i>Brokerage for Client Referrals.....</i> | <i>15</i> |
| 3. <i>Clients Directing Which Broker/Dealer/Custodian to Use</i> | <i>15</i> |
| B. <i>Aggregating (Block) Trading for Multiple Client Accounts.....</i> | <i>16</i> |

| | |
|--|-----------|
| A. <i>Frequency and Nature of Periodic Reviews and Who Makes Those Reviews</i> | 16 |
| Item 13: Review of Accounts | 16 |
| B. <i>Factors That Will Trigger a Non-Periodic Review of Client Accounts</i> | 17 |
| Item 14: Client Referrals and Other Compensation | 17 |
| A. <i>Content and Frequency of Regular Reports Provided to Clients</i> | 17 |
| B. <i>Economic Benefits Provided by Third Parties for Advice Rendered to</i> | 17 |
| <i>Clients (Includes Sales Awards or Other Prizes)</i> | 17 |
| C. <i>Compensation to Non – Advisory Personnel for Client Referrals</i> | 17 |
| Item 15: Custody | 17 |
| Item 16: Investment Discretion | 18 |
| Item 17: Voting Client Securities (Proxy Voting) | 19 |
| Item 18: Financial Information | 19 |
| A. <i>Balance Sheet</i> | 19 |
| B. <i>Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients</i> | 19 |
| C. <i>Bankruptcy Petitions in Previous Ten Years</i> | 19 |
| Item 19: Requirements For State Registered Advisers | 19 |
| A. <i>Principal Executive Officers and Management Persons; Their Formal</i> | 19 |
| <i>Education and Business Background</i> | 19 |
| B. <i>Other Businesses in Which This Advisory Firm or its Personnel are</i> | 19 |
| <i>Engaged and Time Spent on Those (If Any)</i> | 19 |
| C. <i>Calculation of Performance-Based Fees and Degree of Risk to Clients</i> | 20 |
| D. <i>Material Disciplinary Disclosures for Management Persons of this Firm</i> | 20 |
| E. <i>Material Relationships That Management Persons Have With</i> | 20 |
| <i>Issuers of Securities (If Any)</i> | 20 |

Item 4: Advisory Business

A. Description of the Advisory Firm

Earth Equity Advisors, LLC (hereinafter “EEA”) is a Limited Liability Company organized in the State of North Carolina. The firm was formed in August 2014 and registered as an investment adviser in January 2017. The principal owners are Peter William Krull and Neill Currie Yelverton. Earth Equity Advisors, LLC also does business under the name Earth Equity ALIGN DIGITAL.

B. Types of Advisory Services

Investment Management Services

EEA offers an online Investment Management service known as Earth Equity ALIGN DIGITAL - offered through the website <http://www.earthequityalign.com/> as a service of EEA. Clients provide specific information about their goals, timeframe, and risk tolerance. Based on these criteria, Earth Equity ALIGN DIGITAL will create a personalized risk appropriate portfolio comprised of responsible companies and green bonds.

Investment Advisory Services

EEA offers ongoing investment advisory services based on the client’s risk tolerance, goals, objectives, and time horizon. Advisory services include annual meetings and access to a dedicated financial advisor. EEA’s advisors will create an Investment Policy Statement for each client and will request discretionary authority to execute the investment strategy selected by the client. Investment Advisory Services include:

- risk assessment & investment policy
- social & environmental screening
- asset selection (securities research & due diligence)
- asset allocation (strategic & tactical)
- portfolio monitoring & rebalancing

EEA makes investment decisions in accordance with the fiduciary duties owed to its clients and without consideration of EEA’s economic, investment or other financial interests. It is EEA’s policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Services Limited to Specific Types of Investments

EEA generally limits its investment advice to mutual funds, fixed income securities, equities, ETFs, treasury inflation protected/inflation linked bonds, non-U.S. securities and private placements, although EEA primarily recommends mutual funds. EEA may use other securities as well to help diversify a portfolio when applicable.

Financial Planning

Our financial planning services focus on goals such as retirement, college planning, and/or other specific financial goals. It typically includes: investment planning; life insurance analysis; taxation considerations; estate planning; and debt/credit planning. It also includes collaboration with other professionals such as attorneys, accountants, and insurance agents. Financial Planning services are only offered to current Investment Advisory Clients.

Portfolio Management Services

EEA offers Portfolio Management Services (i.e. SMA services) to Registered Investment Advisory (RIA) Firms. Those RIA Firms then recommend Earth Equity Portfolios to their clients based on their knowledge of their clients. These portfolios include our Core Portfolios (which are risk-tolerance based) and our Green Sage Sustainability Portfolio (which is an all-cap global sustainability focused portfolio). [These assets are not included in our AUM].

C. Client Tailored Services and Client Imposed Restrictions

EEA will provide each client with investments appropriate for their risk tolerance. EEA may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may request restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent EEA from properly servicing the client account, or if the restrictions would require EEA to deviate from its standard suite of services, EEA reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. EEA does not participate in any wrap fee programs.

E. Assets Under Management

EEA has the following assets under management:

| | | |
|-------------------------------|--------------------------|-------------------------|
| Discretionary Amounts: | Non-discretionary | Date Calculated: |
|-------------------------------|--------------------------|-------------------------|

| | | |
|----------------|-----------------|--------------|
| | Amounts: | |
| \$ 178,491,035 | \$0 | January 2022 |

Item 5: Fees and Compensation

A. Fee Schedule

Investment Management Fees

Investment management fees for ALIGN DIGITAL are a flat 0.75% of assets. This fee includes the management fee as well as custodial fees.

Investment Advisory Fees

| Total Assets Under Management | Annual Fees |
|-------------------------------|-------------|
| \$0 - \$250,000 | 1.25% |
| \$250,001 - \$500,000 | 1.10% |
| \$500,001 - \$1,000,000 | 0.92% |
| \$1,000,001 - \$5,000,000 | 0.79% |
| \$5,000,001 and Up | 0.39% |

The advisory fee is calculated using the average daily balance of the assets during the prior billing period (quarter end balance may be used if average daily balance is not available).

These fees are generally negotiable and the final fee schedule is attached in the Investment Advisory Contract. Clients may terminate the agreement without penalty for a full refund of EEA's fees within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Contract generally with 30 days' written notice.

Financial Planning Fees

The fixed rate for creating client financial plans is set forth below:

- Basic Fixed Rate

- \$2,400 per plan
- Complex Fixed Rate
 - \$4,800 per plan – negotiable depending on factors of complexity such as: family owned business, executive compensation packages, family trusts, or other complex situations
- Hourly rate
 - \$200 per hour – negotiable; determined by the training and experience of the financial planner

The client can elect an hourly fee arrangement vs. fixed fee arrangement. Clients may terminate the agreement without penalty, for full refund of EEA's fees, within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

Portfolio Management Fees

Portfolio management fees are a flat 0.60% of assets.

B. Payment of Fees

Payment of Investment Management Fees

Investment management fees for ALIGN DIGITAL are pro-rated and paid quarterly, directly from client accounts with client's written authorization. Fees are paid in arrears.

Payment of Investment Advisory Fees

Investment advisory fees are pro-rated and paid quarterly, directly from the client accounts with client's written authorization. Fees are paid in advance.

Payment of Financial Planning Fees

Financial planning fees are paid via check or credit card.

Fixed financial planning fees are paid 50% in advance, but never more than six months in advance, with the remainder due upon presentation of the plan.

Hourly financial planning fees are paid 50% in advance, but never more than six months in advance, with the remainder due upon presentation of the plan.

Payment of Portfolio Management Fees

Portfolio management fees are paid quarterly from the outside RIA, based on the aggregate value of accounts using the portfolios. Fees are paid in arrears.

C. Client Responsibility for Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by EEA. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

For accounts where EEA collects fees in advance any client refunds will be returned within fourteen days of termination date to the client via check, or return deposit back into the client's account.

For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination which is 30 days after written notification of termination received. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

For hourly fees that are collected in advance, the fee refunded will be the balance of the fees collected in advance minus the hourly rate times the number of hours of work that has been completed up to and including the day of termination.

E. Outside Compensation for the Sale of Securities to Clients

Neither EEA nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

EEA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

EEA generally provides advisory services and/or investment management services to the following types of clients:

- Individuals & Families
- High-Net-Worth Individuals & Families

- Charitable Organizations
- Corporations or Business Entities
- Trusts

There is a \$250,000 minimum for new Investment Advisory Clients. There is a \$5,000 minimum for new Investment Management Clients.

EEA also provides portfolio management services to the following types of clients:

- Other Investment Advisors and/or Registered Investment Advisory Firms

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

EEA's methods of analysis include Fundamental analysis and Modern portfolio theory.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Investment Strategies

EEA uses long term trading.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond “fixed income” nature (lower risk) or stock “equity” nature.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they

carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance.

Private placements carry a substantial risk as they are subject to less regulation than are publicly offered securities, the market to resell these assets under applicable securities laws may be illiquid, due to restrictions, and the liquidation may be taken at a substantial discount to the underlying value or result in the entire loss of the value of such assets.

Non-U.S. securities present certain risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Clients can obtain the disciplinary history, if any, of EEA and its representatives from the Massachusetts Securities Division upon request. Please also see below for a discussion of applicable disciplinary history.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither EEA nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither EEA nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Leesa Childress Sluder is a consultant and coach for Triple Bottom Line Consulting LLC. From time to time, she may offer clients advice or products from those activities, and clients should be aware that these services may involve a conflict of interest. EEA always acts in the best interest of the client, and clients are in no way required to the services of any representative of EEA in connection with such individual's activities outside of EEA.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

EEA does offer Separately Managed Accounts from Green Alpha Advisors, LLC. EEA clients that choose to invest in models by Green Alpha will pay a fee of 0.045% to Green Alpha Advisors, LLC (separate from the EEA Management Fee). Their Form ADV can be found at greenalphaadvisors.com.

Item 11: Code of Ethics, Participation or Interest in Client Transactions

A. Code of Ethics

EEA has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. EEA's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

EEA does not recommend that clients buy or sell any security in which a related person to EEA or EEA has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of EEA may buy or sell securities for themselves that they also recommend to clients. While EEA will not discuss with clients each specific instance of trading similar securities, the firm will document internally any transactions that could be construed as conflicts of interest. Moreover, EEA will, consistent with its fiduciary duty, act in the clients' best interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of EEA may buy or sell securities for themselves at or around the same time as clients. When similar securities are being bought or sold, EEA will either transact client business before its own or transact simultaneously with clients in a block trade.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Custodians/broker-dealers will be recommended based on EEA's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and EEA may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in EEA's research efforts. EEA will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer/custodian.

EEA will offer Investment Management services through the custodian Apex Clearing Corporation. EEA will offer Investment Advisory services through the custodian Axos Advisor Services (Axos Clearing LLC).

1. Research and Other Soft-Dollar Benefits

While EEA has no formal soft dollars program in which soft dollars are used to pay for third party services, EEA may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). EEA may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and EEA does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. EEA benefits by not having to produce or pay for the research, products or services, and EEA will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that EEA's acceptance of soft dollar benefits may result in higher commissions charged to the client.

2. Brokerage for Client Referrals

EEA receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

EEA will require clients to use a specific broker-dealer to execute transactions. Not all advisers require clients to use a particular broker-dealer. By directing brokerage, EEA may be unable to achieve most favorable execution of client transactions which could cost clients money in trade execution. Not all advisers require or allow their clients to direct brokerage.

B. Aggregating (Block) Trading for Multiple Client Accounts

If EEA buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients in order to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such case, EEA would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. EEA would determine the appropriate number of shares and select the appropriate brokers consistent with its duty to seek best execution, except for those accounts with specific brokerage direction (if any). Additionally, if EEA does not aggregate securities in a single transaction for multiple clients when buying or selling the same securities on behalf of more than one client, then EEA may be unable to achieve most favorable execution of client transactions, which could cost clients money in trade execution.

C. Trading for Portfolio Management Accounts (SMA)

Whenever possible, EEA will trade portfolios managed for RIA clients alongside its own internally managed portfolios following aggregating guidance above in Section B. For portfolios that are also traded on other platforms, like the Green Sage Sustainability Portfolio, portfolio changes will be provided to any trading providers one business day prior to allow trading to take place on the same business day. Clients should understand that model portfolio trades may be effected by the market price impact of that model trading on multiple platforms on that same day and therefore portfolio performance could differ (potentially in a material manner).

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for the ALIGN DIGITAL investment management service will be reviewed at least annually by a financial advisor and monitored by the Chief Compliance Officer.

All client accounts for EEA's advisory services provided on an ongoing basis are reviewed at least quarterly by each respective advisor, with regard to clients' respective investment policies and risk tolerance levels. All accounts at EEA are also reviewed by the Chief Compliance Officer, Neill Yelverton, on a quarterly basis.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by

the Chief Compliance Officer. Financial planning clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

With respect to financial plans, EEA's services will generally conclude upon delivery of the financial plan.

Item 14: Client Referrals and Other Compensation

A. Content and Frequency of Regular Reports Provided to Clients

Each client of EEA's advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Each financial planning client will receive the financial plan upon completion.

B. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

EEA does not receive any economic benefit, directly or indirectly from any third party for advice rendered to EEA's clients.

C. Compensation to Non – Advisory Personnel for Client Referrals

EEA does not directly or indirectly compensate non-advisory personnel for client referrals.

Item 15: Custody

When advisory fees are deducted directly from client accounts at client's custodian, EEA will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

Item 16: Investment Discretion

EEA provides discretionary investment advisory services to clients. The advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, EEA generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share. In some instances, EEA's discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or objectives), or client instructions otherwise provided to EEA. EEA exercises discretionary authority over the broker-dealer to be used by the client.

Item 17: Voting Client Securities (Proxy Voting)

EEA will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

EEA neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither EEA nor its management has any financial condition that is likely to reasonably impair EEA's ability to meet contractual commitments to clients. EEA did accept PPP loans, during the initial round of PPP loans in 2020, and the loans were forgiven.

C. Bankruptcy Petitions in Previous Ten Years

EEA has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

The education and business backgrounds of EEA's current management persons, Peter William Krull, Neill Currie Yelverton, Kerry Grace Keihn, and Leesa Childress Sluder, can be found on the Form ADV Part 2B brochure supplements for those individuals.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

EEA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

See Item 10.C and 11.B.