

Earth Equity Advisors Form CRS (ADV Part 3)

ITEM 1: INTRODUCTION

Earth Equity Advisors, LLC is an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me? We offer portfolio management and financial planning to retail clients through the two channels listed below including portfolio construction, review, and advice to help you meet your goals with a focus on socially and environmentally investments. We monitor accounts quarterly. We use stocks, bonds, mutual funds, and exchange traded funds (ETF) to construct portfolios. Our clients provide discretion that authorizes us to buy/sell investments on the behalf. Please also see our Form ADV Part 2A, specifically Items 4 & 7.

ALIGN DIGITAL Clients	Earth Equity Advisory Clients
Online responsible portfolios	Responsible investments with a dedicated advisor
Minimum: \$5,000	Minimum: \$250,000
Fees: 0.75% Annual Fee on assets under management (billed quarterly in arrears)	Fees: Tiered schedule with max annual fee of 1.25% of managed assets (billed quarterly in advance) + custodial fees (max annual fee 0.16%)
Custodian: Apex Clearing Corp.	Custodian: Axos Advisor Services

Other questions to ask us: *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?*

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay? Our fees vary depending on the services you receive (see max fees in table above). Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Comprehensive financial planning fees, where applicable, are paid separately. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Some investments like mutual funds and ETFs impose additional fees that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. 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. Please also see our Form ADV 2A for additional details.

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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 interest ahead of yours. At the same time, the way we make money can create some conflicts with your interests, such as: the more of your assets that we manage, the more you will pay us and if you rollover a 401(k) to an IRA that we manage, that will also increase our fees, so we will seek to educate you on the fees and benefits with either 401(k) or IRA choice. You should understand and ask us about these conflicts.

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you.

Other questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

ITEM 4: DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? No. Visit <https://www.investor.gov/> for a free, simple search tool to research our firm and our financial professionals.

Other questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

ITEM 5: ADDITIONAL INFORMATION

For additional information on our advisory services, see our Form ADV Part 2A available at <https://adviserinfo.sec.gov/firm/summary/285554> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (877) 235-3684.

Other questions to ask us: 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?

Exhibit A – Material Changes to Client Relationship Summary

Custodians changed to Apex Clearing Corp & Axos Advisor Services.