

Shade Tree Advisors LLC
d/b/a: Shade Tree Advisors
April 14, 2022

FORM CRS

Shade Tree Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Family Office and Wealth Planning Services; Financial Planning Services; Portfolio Management Services; Selection of Other Advisers; and Asset Allocation Services.** For a description of each service listed above, refer to our Form ADV Part 2A disclosure by clicking the following link <https://adviserinfo.sec.gov/firm/brochure/289905>. Refer to Items 4, 7, 13 and 16.

Account Monitoring If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will review your account at least annually.

Investment Authority We manage investment accounts on a *non-discretionary* basis whereby we will provide advice, but *you will ultimately decide* which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis. We also offer *discretionary* investment management services whereby *we will decide* which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings

We offer advice on most types of investments and products including, but not limited to: equity securities, warrants, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, options contracts on securities, options contracts on commodities, futures contracts on tangibles, futures contracts on intangibles, money market funds, real estate, REITs, PIPEs, derivatives, structured notes, ETFs, interests in partnerships investing in real estate and oil and gas interests among others.

Account Minimums and Requirements In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. We do, however, impose a minimum fee on advisory relationships of \$5,000.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A disclosure by clicking the following link <https://adviserinfo.sec.gov/firm/brochure/289905>.

- **Asset Based Fees** - Payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Fixed Fees** - Payable as invoiced;

- **Other Advisory Fees** - In addition to our fees, if we refer you to a third party money manager, you will also be charged advisory fees by that third party money manager, which are separate and apart from our fees.

Examples of the most common additional fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

Key Questions to Ask Your Financial Professional

- **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 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 are some examples to help you understand what this means.

How do your financial professionals make money?

Our Company and the financial professional servicing your account(s) are compensated by receiving a percentage of the fees charged to their clients and collected by the Company. Occasionally, some financial professionals may also receive a bonus. Financial professionals' compensation is based on the amount of client assets they service and the revenue the firm earns therefrom.

Refer to our Form ADV Part 2A disclosure by clicking the following link <https://adviserinfo.sec.gov/firm/brochure/289905>. Items 5, 10, 12, and 14 to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 518-290-9460 or refer to our Form ADV Part 2A disclosure by clicking the following link <https://adviserinfo.sec.gov/firm/brochure/289905>.

Key Questions to Ask Your Financial Professional

- **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?**