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## Introduction

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Our firm, Tree City Advisors, LLC ("TCA" "we" "us" and "Advisor") is an Idaho Limited Liability Company registered as an investment advisor with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). 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.

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## What investment services and advice can you provide me?

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We offer the following investment advisory services to retail investors: **Portfolio Management Services; Financial Planning Services; Consulting Services.** Before to any recommendation of service, we'll meet with you to discuss your current financial picture, financial resources, goals, risks, and time horizon. Based on what we learn, we will design with you a strategy to achieve your financial goals. If you choose to open an advisory account with us, we will manage the account on a **discretionary** basis, meaning we will have the authority to determine, without obtaining specific client consent, the securities bought or sold, and the amount of securities bought or sold. The only restrictions on the above discretionary authority are those set by the client on a case by case basis. We will have discretion until the advisory agreement is terminated by you or our firm. We will regularly monitor your account and contact you (by phone or email) at least quarterly to discuss your portfolio and review your strategy. Financial Planning & Consulting is also offered as a separate service for an additional flat and/or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service. In general, we require a minimum account size to open and maintain an advisory account, which may be waived at our discretion.

Additional information about our advisory services is located in Item 4 of our Firm Brochure, available online at <https://files.adviserinfo.sec.gov/>

### Important 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?

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## What fees will I pay?

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We provide investment advisory services for a fee based on the services you receive and the amount of assets in your account. Asset-Based Fees for Portfolio Management are outlined in your Investment Advisory Contract and based on a tiered fee schedule ranging from 1.50% to 0.50% annually. Fees are negotiable at our discretion and collected monthly in advance. Your fee is calculated based on the market value of the account the day prior to the billing period. The more assets you have in your advisory account, the more you will pay us. We, therefore, have an incentive to increase the assets Flat rate fees for financial planning generally range between \$500 - \$5,000 and hourly rate for consulting is generally \$200 per hour with a 1-hour minimum. You may also pay fees charged by the custodian holding your accounts for certain investments and maintaining your account. Some of those include Custodian fees, Account maintenance fees, mutual funds and exchange-traded funds fees, 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.**

Additional information about our fees is located in Item 5 of our Firm Brochure, available online at <https://files.adviserinfo.sec.gov/>

**Important 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?

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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?**

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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:

- \* One of our firm's financial professionals is a licensed insurance agent who may sell insurance products for a commission, and have incentive to recommend insurance products to you to increase their pay.
- \* The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may, therefore, have an incentive to encourage the retail investor to increase the assets in their account.

Additional information about our conflicts of interests is located in Item 10 of our Firm Brochure, available online at <https://files.adviserinfo.sec.gov/>

**Important Question to ask us:**

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

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**How do your financial professionals make money?**

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Our financial professionals are compensated on a flat salary with discretionary bonuses, or upon the amount of clients they serve, the assets under management, and revenue derived from clients. Our professionals that are licensed as insurance agents, may receive commissions from third parties for the sale of insurance products.

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

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

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

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**Additional Information**

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You can find additional information regarding Tree City Advisors, LLC, and receive a copy of this relationship summary by visiting our website at [www.treecityadvisors.com](http://www.treecityadvisors.com) or by contacting (208) 888-1244. Additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #264795.

**Important Question 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?

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