



## Client Relationship Summary – Form CRS

### Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

### Item 1. Introduction

Entrust Investment Services, LLC (“Entrust Investment Services”, “Firm”, “We”, “Us”, “Our”) is an SEC registered investment advisor and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. *Investor.gov/CRS* offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

### Item 2. Relationships and Services

*What investment services and advice can you provide me?* We offer the following investment advisory services to you:

**Asset Management:** We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance. We do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement. We have a minimum total investable net worth of \$300,000 to open an account.

**Financial Planning:** Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan.

**ERISA Services:** We act as an ERISA 3(38) Investment Manager where we offer discretionary management and control of a given retirement plan’s assets. We are solely responsible and liable for the selection, monitoring and replacement of the plan’s investment options on an ongoing basis.

#### **Additional Information**

For more information about our services, we recommended reading our ADV Part 2A Items 4, 5,10.

#### **Conversation Starters**

“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?**

We are paid for our services as follows:

**Asset Management:** The amount paid to our firm and your financial professional will largely depend on the investment strategy selected. Certain investment strategies take more time and resources for our firm and your advisor to implement, the fees for more actively managed strategies will tend to be higher and could be as much as 1.5% Annual. The fee for less active strategies which are simpler to manage may be as low as 0.50%. Your investment advisor will disclose to you all fees and costs prior to the execution of an Investment Management Agreement. Asset-based fees reduce the value of your account as they are generally deducted directly from your investment account. Fees are billed quarterly in advance. Our fees range from 0.50% - 1.5% annually. In addition, certain transaction fees may apply when we buy and sell an investment for you, your advisor will disclose potential transaction fees prior to the execution of an Investment Management Agreement. It is also possible to pay broker-dealer costs on certain investments such as Bonds. Any potential expenses like this will be discussed with you prior to the execution of an Investment Management Agreement.

**Financial Planning:** Financial Planning is available to our Private Clients. Private Clients may benefit from an elevated level of planning due to the complexity of their investment needs, potential tax planning opportunities, and possible estate planning effects.



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**ERISA Services:** Except where the potential tax consequences may impact a recommendation, there are no differences between the type of asset management recommendations for retirement accounts. Please see the above description on Asset Management as they apply here.

### **Conversation Starters**

"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 are held to a fiduciary standard that covers our entire investment advisory relationship. We must act in your best interest and not put our interest ahead of yours. At the same time, because we charge fees on your accounts, we may have some conflicts with your interests. These potential conflicts arise in the following ways:

**Variable Fees:** The fees that we charge for managing your accounts is lower for some investment strategies than it is for others. While it is true to say that the fees are charged in a manner which is correlated to the work and effort that our firm is putting into managing that strategy, it is also true to say that if we only managed accounts where we were charging the maximum fee that our firm would increase our total revenue.

**Commissions:** Our advisors, when considering their fiduciary responsibility to our clients, may find it appropriate to recommend the purchase of Life Insurance or Annuity products within the context of our client's plan. These commissions vary, but they often provide a significant increase in revenue in the short term. The reason for this is that as unlike investment services, commissions often pay only once instead of providing an ongoing source of revenue like an asset management fee would provide.

### **Conversation Starters**

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

### ***Additional Information***

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

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

Our financial services professionals are compensated based on a percentage of assets they manage or by sales commissions.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

## **Item 4. Disciplinary History**

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

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### **Conversation Starters**

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

## **Item 5. Additional Information**

To find additional information about us and to request a copy of the *relationship summary*, please go to [www.entrustinv.com](http://www.entrustinv.com) or send us an email at [compliance@entrustinv.com](mailto:compliance@entrustinv.com). You may also request up-to-date information or request a copy of the relationship summary via phone at 248-905-1676.