



UNest Advisers, LLC ("we," "us," "our," or "UNest") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors through a wrap fee program, which is described in greater detail in Part 2A of our Form ADV (available at adviserinfo.sec.gov). Through our mobile application, we offer investment services specifically designed for the financial needs of minors through a tax-advantaged vehicle called a UTMA/UGMA custodial account and through individual brokerage accounts.

Investment Offerings. We currently offer exchange-traded fund-based investment portfolio strategies that are selected for you based on information you provide about yourself, including your risk tolerance, age, and time horizon. We also offer a select number of socially responsible investment portfolio strategies and, in the future, may offer additional portfolio strategy options.

Investment Authority. We select investments on a discretionary basis; you grant UNest discretionary authority to buy and sell investments on your behalf as we deem appropriate. However, our mobile application offers you the option to select a different investment portfolio strategy if you prefer. We invest in or sell securities in response to your actions and the information you provide (such as deposits, withdrawals, and changes to investment portfolio strategy), as well as to rebalance your account or otherwise further your investment preferences.

Account Minimums and Other Requirements. While there is not a minimum account size, the minimum initial and subsequent deposits are \$25. Inactive accounts, accounts that have not provided certain account holder details, or accounts with less than \$25 for 30 days or greater may be terminated at our discretion. A termination fee of \$25 may be assessed upon account termination or withdrawal.

Monitoring. We review accounts on a limited, monthly basis for accounting purposes. We also may review some or all accounts periodically against internal parameters or guidelines.

What Fees will I pay?

New Pricing Structure (Clients Registering on or after November 20, 2025). You will be charged \$2.00 per account per month, plus an annual asset-based fee of 0.25% (25 basis points) of your account's average daily market value, applied on a monthly basis. For example, if your account's average daily market value for the month is \$10,000, your monthly fee would be approximately \$4.08 (\$2.00 platform fee + \$2.08 asset-based fee). Fees are assessed in arrears and deducted directly from your investment account.

Legacy Pricing (Clients Who Subscribed Prior to November 20, 2025). If you subscribed before November 20, 2025, you will continue to pay your existing Core or Plus membership fee. The Legacy Tier memberships are no longer available to new clients.

Account Termination Fee / Inactivity Fees. Accounts opened on or after November 20, 2025 are subject to a \$25 termination fee per account upon closure. Accounts with balances less than \$25 may be assessed an annual inactivity fee of \$25 by our affiliate, UNest Securities.

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?

Monthly Fee

1 PLATFORM FEE

\$2.00 per account
(charged regardless of account size)

2 MANAGEMENT FEE

0.25% annually
(applied monthly based on average daily market value)



Principal Fees and Costs. UNest subscribers are charged membership fees for use of the UNest platform and investment advisory services. The membership fee, charged by or on behalf of UNest Holdings, Inc., an affiliate of UNest Advisers LLC, covers our investment advisory services and other non-investment advisory-related services. All fees are non-negotiable, though promotional pricing may be offered at our discretion from time to time.

Other Fees and Costs. The membership fee includes all fees covering your participation in the program, including fees for advisory services, execution, and account reporting, in addition to other features and services provided on the UNest platform through affiliated entities. The membership fee does not include fees charged by the underlying investment funds (such as ETF expense ratios), or incidental costs such as wire transfer fees, bank charges imposed by your banking institution, or fees charged by our clearing broker.

Additional Information. You will pay fees and costs whether you make or lose money on your investments. Fees and costs may reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information regarding our fees, please see Part 2A of our Form ADV (available at adviserinfo.sec.gov).

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, how 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. We benefit from the advisory services we provide insofar as we assess a fee for our services. It is important to understand that a fee will be assessed even if your account was inactive over the period of time that the fee covered. UNest Holdings, Inc., the parent of UNest Advisers, LLC, may share in revenue with or pay a referral fee to third parties in consideration of marketing efforts. Our priority is our client in any transaction.

Are you compensated in other ways?

UNest Holdings, Inc., the parent of UNest Advisers, LLC, makes commission revenue from term life insurance enrollments. UNest Securities, LLC, an affiliate of UNest, may share in interest revenue and payment for order flow (PFOF) rebates with its clearing provider, Apex Clearing Corporation.

How do your financial professionals make money?

Our financial professionals are paid only flat salaries and do not make commissions as part of their compensation.

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?

Ask Us:

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

Ask Us:

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



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

No. Neither UNest nor its financial professionals have any disciplinary history, nor are we or they involved in any legal matters that would significantly impact our advisory business. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our financial professionals and us.

Additional Information

For additional information about our services, please visit unest.co, and for answers to some of the most frequently asked questions we receive, please visit unest.co/faq. If you would like up-to-date information or a copy of this relationship summary, please email support@unest.co or call us at (818) 275-0041.

Ask Us:

Where can I look for additional information? Who should I contact if I have additional questions?