

Epic Trust Investment Advisors, LLC
Form CRS Relationship Summary
JANUARY 2024

<p>Introduction</p>	<p>Epic Trust Investment Advisors, LLC 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 the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to retail investors. This includes financial planning and portfolio management services.</p> <p>We manage multiple portfolios which are based on an overall objective. These portfolios are reviewed on a quarterly basis to ensure that the objectives are still being met and rebalance and/or make changes when necessary. We also conduct reviews with you on an annual basis or more often depending upon your needs/wishes. Our investment advisory services are offered on a discretionary basis. If you provide written authorization for us to trade on a discretionary basis, we do not need advance approval from you to determine the type and amount of securities to be bought/sold for your account(s). We typically require a minimum household investment of \$50,000 to open an advisory account or maintain an account once opened. We reserve the right to waive this minimum at our discretion.</p> <p><i>For additional information, please refer to our Form ADV Part 2A “Types of Clients,” “Review of Accounts,” and “Investment Discretion.” This is available upon request at no charge.</i></p> <p>Conversation starters. Ask your financial professional –</p> <ul style="list-style-type: none"> • 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?
<p>What fees will I pay?</p>	<p>If you elect to invest with us in a managed account program, you will pay fees based upon the market value of the account. A detailed schedule of the range of fees that will be charged is included in the Form ADV Part 2A. This creates a conflict of interest in that the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Fees are charged on a monthly basis and based the custodian reported average daily account balance each month. We offer account services via a non-wrap program, and you should be aware that you will pay additional per transaction fees for mutual fund or option trades that are charged directly by the executing broker-dealer. These fees include transaction and execution fees.</p> <p>Other fees and costs associated with your advisory services and investment might include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities and other transactional and product level fees.</p> <p>The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.</p> <p>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.</p>

	<p>If you elect to use our financial planning services, you will pay an hourly rate. Further information regarding these financial planning fees can be found in ADV Part 2A.</p> <p>For additional information, please review our Form ADV Part 2A, Section “Fees and Compensation.” A copy of Form ADV Part 2A will be provided free of charge upon request.</p> <p>Conversation starter. Ask your financial professional –</p> <ul style="list-style-type: none"> • 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?
<p>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?</p>	<p>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.</p> <p>Our advisors may also be registered to sell fixed insurance products for which they earn a commission. This commission gives a financial incentive to recommend and sell insurance products to you. We attempt to mitigate this conflict by placing your best interests ahead of our own and through established policies and procedures to address the conflict.</p> <p>Another conflict is created because we permit our employees to maintain personal securities accounts. Advisory representatives and employees are permitted to invest in the same securities we recommend to you. We attempt to mitigate this conflict via the terms in our Code of Conduct which requires that employees have their personal transactions approved prior to execution.</p> <p>Conversation starter. Ask your financial professional –</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>For additional information, please refer to our most recent Form ADV 2A filing which can be obtained, free of charge, by request.</p>
<p>How do your financial professionals make money?</p>	<p>Our advisors are compensated based upon the management fees that are generated. Our owner is compensated by a salary plus a profit-sharing bonus. The more fees that are generated, the more compensation they receive.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes.</p> <p>Visit www.investor.gov/CRS for a free and simple search tool to research us and your financial professionals.</p> <p>Conversation Starter. Ask your financial professional –</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>If you would like additional or up-to-date information or a copy of this disclosure, please call 509.591.0014.</p> <p>Conversation starter. Ask your financial professional –</p> <ul style="list-style-type: none"> • 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?