



VERDANT LLC FORM CRS  
—RELATIONSHIP SUMMARY—

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—March 1, 2021 version—

—INTRODUCTION—

Verdant LLC (“Verdant”) is registered with the State of Alaska (CRD #116383) as an investment adviser. This relationship summary is dated March 1, 2021.

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. Brokerage and investment advisory services and fees differ—it is important for you to understand the 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 are an investment adviser and provide advisory accounts and services (including financial planning and investment management) to retail investors.** This document gives you a summary of the types of services we provide and how you pay.

—GIVEN MY FINANCIAL SITUATION, SHOULD I CHOOSE AN INVESTMENT ADVISORY SERVICE?—

Verdant offers advice on a regular basis including, but not limited to: developing your investment strategy and portfolio construction; retirement planning; college savings planning; cash flow management; and reviews of estate planning and risk mitigation. Verdant offers advisory accounts over which we exercise discretion without any limitation (*i.e. discretionary accounts*). In discretionary

accounts, Verdant will buy and sell investments without asking you in advance. We also provide recommendations on *non-discretionary* accounts in light of your overall portfolio holdings. It is incumbent on the client to make the ultimate decision regarding non-discretionary trades and to execute trades in non-discretionary accounts.

—HOW WILL YOU CHOOSE INVESTMENTS TO RECOMMEND TO ME?—

Before Verdant begins to manage your investments, we will perform a lengthy intake process to determine your financial goals, your net worth, cash flows, estate plan and insurance/risk mitigation in place. By using these data points, in light of current market and economic situations, we can recommend a portfolio allocation that aims to preserve capital while attempting to meet your financial goals.

Managed portfolios are monitored and rebalanced (reviewed and trades made if portfolio exceeds the target allocation tolerances on an asset category and asset class level) on a quarterly basis and/or when your financial circumstances have changed such that a rebalance or allocation model change is necessary. Verdant does not significantly limit the types of investments available to clients, but does not buy any of these investments for clients: “short” positions, positions on margin (leverage or debt), bonds with a less-than-investment grade quality (for rated bonds only) when purchased.

A portfolio minimum of \$500,000 is required for investments using the *Resilient Portfolio* Active Portfolio Management service. For other services, there is no portfolio minimum. Please see our Form ADV parts 1 and 2 for more information.

Please also ask us: *WHAT IS YOUR RELEVANT EXPERIENCE, INCLUDING YOUR LICENSES, EDUCATION AND OTHER QUALIFICATIONS? WHAT DO THESE QUALIFICATIONS MEAN?*

—WHAT FEES WILL I PAY?—

If you open an investment advisory account that is managed by Verdant, ***you will pay an on-going asset-based fee***. The fee you pay is based on a percentage of the assets we manage for you (“discretionary assets”) and we will have discretion to trade based on a Limited Power of Attorney signed by you on file at the custodian.

Our current management fees are:

<i>Resilient Portfolio</i> Active Portfolio Management & <i>Thrive Financial+Life Planning</i>	<i>Resilient Index</i> Portfolio Management & <i>Thrive Financial+Life Planning</i>	<i>Thrive Financial+Life Planning</i>
Percentage fee of total assets under management (AUM). Annual fee, billed quarterly in arrears.	Year One: \$1,000/quarter Year Two and onward: \$500/quarter	Year One: \$875/quarter Year Two and onward: \$300/quarter
\$500,000-\$749,999                      1.15%		
\$750,000-\$999,999                      1.10%		
\$1,000,000-\$4,999,999                  0.90%		
>\$5,000,000                                  0.60%		

There are no other fees assessed by Verdant or the custodian to open or maintain an advisory account. (There may be fees by the custodian for special services such as overnight mail, non-standard asset maintenance, etc.) You will pay fees and costs whether you make or lose money on your investments. Fees and costs affect the value of your account over time.

Please 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?*

Your principal fees and costs for advisory accounts will be the portfolio management fees that you will pay to Verdant for management of the portfolio and financial planning advice. In rare cases, fees are negotiable. See table above for more detail. These are the only fees you will pay Verdant.

For example, if your portfolio is valued at \$500,000 at the end of the previous quarter, your fee for that quarter would be:  $\$500,000 \times (1.15\%/4) = \$1,437.50$ . In other words, the market value on the last day of the previous quarter (\$500,000) multiplied by the annual asset management fee (1.15%) divided by the number of quarters in a year (4).

*—HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?—*

As a firm, we benefit from the advisory services we provide to you. We stand to make more management fees if your account value grows, either by your contributions to it or growth of the portfolio. However, if your account value grows to such an extent that it crests upward to the next tier, then the fee percentage is reduced. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. (In rare circumstances, you may pay your management fees with a check or wire from a different, non-discretionary account.)

*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. The more assets you have in the advisory account (or multiple discretionary accounts), including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. Our financial professionals are compensated by salary only and do not make additional fees for trading in your portfolio, or for any other reason.

*—DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?—*

No, neither Verdant nor its financial professionals have any legal or disciplinary history.

—ADDITIONAL INFORMATION—

We encourage you to seek out additional information. You can find additional information on our investment advisory services in our [Form ADV Parts 1 and 2 brochure](#) on IAPD at Investor.gov and brochure supplements that we provide to you before you enter an Advisory Agreement with us. You can also find the Form ADV Parts 2 and 3 on Verdant's website at [VerdantMoney.com](#). Call us at (907) 957-6009 for up-to-date information or to request a copy of the Form CRS Relationship Summary.

Please ask us: *WHO IS MY PRIMARY CONTACT PERSON? IS S/HE 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?*