



**Form CRS Client Relationship Summary  
Sustainable Advisors Alliance, LLC  
March 25, 2024**

**Item 1. Introduction**

**Sustainable Advisors Alliance, LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). This resource 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?*

**Services:** We provide Portfolio Management Services, Use of Sub-Advisors, Advising on Held-Away Accounts, Financial Planning, Annuity Management Services, and Employee Benefit Plan Services to retail investors. Each Investment Advisor Representative or IAR manages portfolios differently, please refer to our ADV part 2Bs for more detail.

**Monitoring:** Each IAR will conduct account reviews at least annually, to ensure the advisory services provided to you are consistent with your investment needs and objectives. The CCO is responsible for ensuring that account reviews are conducted. Financial plans are reviewed at the frequency stated in our engagement agreement. We will discuss your investment goals and design a strategy to help you achieve them.

**Investment Authority:** We buy and sell investments in your account without asking you in advance, this is called “**discretionary authority**”. We may give you advice and you decide what investments to buy and sell, this is called “**non-discretionary authority**”. We offer both discretionary and non-discretionary authority accounts.

**Investment Offerings:** Our investment advice is not limited to a particular type of security. We provide advice on a full range of investment options including but limited to stocks, bonds, certificates of deposit, municipal securities, mutual funds and stock options.

**Account Minimums:** We do not have an account minimum.

**Additional Information:** Our firm was initially registered with the Securities and Exchange Commission (SEC) on 01/05/2021. The firm is owned by Janet E. Bryan, Laura W. Isanuk, Harold J. Moran, Julie Lynn Skye, Pamela Stamper-Brandt and Krista Stroffner.

**Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

*Questions you should ask your financial professional.*

*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?*

**Principal Fees and Costs:** For investment management, you will pay an on-going negotiable **asset-based fee** of 0.65% to 1.95% at the end of the month or quarter for our services, based on the value of the cash and investments in your advisory account. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our negotiable **hourly fee** for financial planning ranges between \$125 and \$350 per hour. Our negotiable **flat fee** ranges between \$500 and \$7,500 per financial plan. Our **ongoing fee** for financial planning has a maximum annual fee of \$7,500 which can be billed monthly, quarterly, bi-annually or annually.

**Other Fees and Costs:** You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

**Additional Information:** *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. Refer to our Form ADV Part 2A Brochure, Item 5 for more detailed information about our fees.*

*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 advisor? How else does your firm make money and what conflicts of interest do you have?*

#### **Standard of Conduct**

*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.*

**Potential Conflicts:** The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

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

**Additional Information:** Other than what has been stated above concerning insurance licensed individuals, we do not have any relationships or arrangements with any other entity.

*How do your financial professionals make money?*

We are paid by the asset-based fee that is charged to your investment account. The more assets you have in your advisory account, 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. We are also compensated by ongoing, hourly and flat fees and we do not receive commissions from the sale of insurance products to you.

#### **Item 4. Disciplinary History**

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and financial professionals.

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

#### **Item 5. Additional Information**

Contact Julie Lynn Skye, Chief Compliance Officer (CCO) Phone: (918) 408-7981 for additional information and an up-to-date copy of the relationship summary; or visit: [www.sustainableadvisorsalliance.com](http://www.sustainableadvisorsalliance.com)

*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?*