Introduction

EVERHART ADVISORS is an investment adviser registered with the Securities and Exchange Commission. We offer investment advisory services. Fees for investment advisory services and brokerage services differ, and it is important you understand the differences. Please visit www.investor.gov/CRS for free, simple tools for researching firms and financial professionals and educational materials about investment advisers, broker-dealers and investing.

Relationships and Services

What investment services and advice can you provide me?

We provide investment management services to retail investors. We recommend investments, including mutual funds, ETFs, bonds, annuities and private investment funds based on your investment objectives and risk tolerance. Where appropriate we may recommend model portfolios. We seek to educate our clients on financial markets and investment discipline to promote good investing behaviors, which facilitates better outcomes. You may engage us on a **discretionary basis**, where we are authorized to make trades in your account without obtaining prior approval, or on a **non-discretionary basis**, where you pre-approve all trades. We seek to conduct account reviews with clients annually. Investments in client accounts are reviewed quarterly and we periodically monitor accounts for high cash, mutual fund share class selection and required minimum distributions. We audit by sample for suitability and compliance. We do *not* have a minimum account size.

For more information about our services see our ADV Part 2A ("Brochure"), Items 4, 7, 8 and 13, which is available on our website at everhartadvisors.com or at https://adviserinfo.sec.gov/firm/summary/107091.

Questions to 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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

You will pay an **ongoing management fee** based on the value of your assets, including cash, under our management according to the fee schedule contained in your agreement. Our standard fee schedule may be negotiated and revised at our discretion. Some clients pay a flat, annual fee in addition to, or in lieu of, our percentage-based fee. Other clients pay a one-time consulting fee. For accounts custodied at SEI, fees are paid monthly in arrears; for accounts custodied at Schwab, fees are paid quarterly in advance. You pay our fees even if there is no activity in your account. The greater the value of the assets in your account, the more you will pay us. Thus, **we have an incentive** to encourage you to invest more with us.

You will also pay charges imposed by the qualified custodian of your account and by certain investment products, such as mutual funds and annuities, and where applicable, you will pay transaction fees. If a third party is engaged to sub-advise all or part of your account, you will pay additional fees to that party.

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.

For more information about fees and costs, please see Item 5 of our Brochure which is available on our website at everhartadvisors.com or at https://adviserinfo.sec.gov/firm/summary/107091.

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, 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:

Insurance sales. If you purchase insurance-related products through one of our licensed insurance agents, we will receive a commission.

Tax services. If you utilize our tax-related services, you will pay additional fees.

Third-party payments. We receive money from unaffiliated third parties, such as product sponsors and qualified custodians. We have an incentive to recommend the products and services of those third parties.

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of fees paid by the clients they serve. Some also receive a salary, and some are eligible to receive bonuses based on company performance and for client referrals.

Questions to 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?*

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

Disciplinary History

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

Yes. You can visit https://www.investor.gov/ for a free, simple search tool to research our firm and our financial professionals.

Questions to ask us:

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

Additional Information

For additional information about our advisory services**,** visit our website at everhartadvisors.com, or see our Brochure at https://adviserinfo.sec.gov/firm/summary/107091. If you have any questions, or would like additional, up-to-date information, or a copy of this Client Relationship Summary, call us at 614-717-9705.

Questions to ask us:

- *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?*