

Carbon Collective Investing, LLC

Form CRS

March 26, 2024

Introduction: CARBON COLLECTIVE INVESTING, LLC is an investment adviser registered with the Securities and Exchange Commission, offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The CCI Wrap Fee Programs incorporate both fees and services for a single "wrap fee."

What investment services and advice can you provide for me?

CCI provides specialized portfolio management services via its wrap fee programs, which are designed to invest in companies building climate change solutions. CCI provides its investment advice purely through our online interfaces. As a client, you input information about yourself and your investing goals through our online interface or through the interface of your company's chosen 401(k) third-party administrator, and you are provided recommendations based on the information provided regarding portfolio type and asset mix. Individuals receive investment advice through the CCI Personal Wrap Fee program. CCI Personal portfolios use the Carbon Collective Climate Solutions U.S. Equity ETF ("CCSO") and the Short Duration Green Bond Fund ("CCSB"), collectively referred to as "the Funds." If you receive services as part of your company's 401(k), you are a part of the CCI Employer wrap fee program.

Monitoring. Monitoring. CCI monitors the investments it recommends on an ongoing basis and uses software to monitor your account and rebalance it as necessary based on internal policies and procedures. Our algorithms are developed and overseen by our portfolio management personnel.

Investment Authority and Offerings. You'll grant us discretionary authority, which permits us to make transactions when appropriate for the strategy in which you are invested and in reaction to changes you make, such as asset allocation changes, retirement date changes, deposits, or withdrawals. We implement our recommendations through investments in ETFs, mutual funds, and equities, as well as through green bonds and treasuries.

Account Minimums and Other Requirements. No account minimum applies to The CCI Employer program. For CCI Personal program accounts that use the Funds for exposure to Climate Solutions Companies, we impose a minimum account balance of \$1,000; however, CCI reserves the right to waive or reduce this minimum at its sole discretion. CCI Personal clients who request or require a custom or bespoke portfolio of individual securities for exposure to Climate Solutions Companies must have a minimum of \$100,000 of investable assets under management with CCI.

Please also see our Form ADV Part 2A ("[Wrap Fee Program Brochure](#)") regarding our services and fees, specifically Items 4, 5, and 6.

CONVERSATION STARTERS

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?

What fees will I pay?

The CCI Programs are designed to "wrap" together many common third party fees, including custodian, brokerage, and investment management fees, into a single fee of between 0.05% and 1.00% per year, depending on the program and type of account as more fully described below. Accounts participating in the CCI Programs are not charged higher advisory fees based on trading activity. Still, clients should be aware that CCI has an incentive to limit trading activities since the firm absorbs those transaction costs. We are paid based on assets under management and therefore have a financial incentive to recommend you contribute more money to your accounts.

CCI Personal: Fees are paid directly from the client's account monthly in arrears.

CCI Employer: Fees are paid by the company or participants in accordance with the 401(k) plan agreement with the company's chosen third-party administrator.

Portfolio Type	Annual Wrap Fee
Safety Net, Core, or Climate Only without the Funds (bespoke portfolios - \$100,000 minimum assets under management)	1.00%
Core or Safety Net using the Funds	0.20% + \$12/account
Climate Only using the Funds	0.05% + \$12/account

Plan Assets Under Management	Wrap Fee
Employer plan	Up to \$1,800 and 0.50% per annum

Other Fees and Costs. Certain other fees are not included in the wrap fee and are paid for separately by the client. These include, but are not limited to, charges imposed directly by a mutual fund or exchange-traded fund, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. CCI's selected broker-dealers are responsible for executing client transactions in the market as instructed and may be paid a "spread", the difference between the bid and ask price of a security on the market, when executing securities transactions. This spread is indirectly paid by clients through the purchase and sale of securities on the market. CCI reviews the execution practices of its selected broker-dealers annually.

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401(k) plans in the CCI Employer program are administered by experienced 401(k) third-party administrators and recordkeepers – including Ascensus, ForUsAll, Ubiquity, Vanguard, and Vestwell – chosen by the plan sponsor. The third-party administrator may charge the 401(k) plan or its sponsoring company fees, which are not included in the wrap fee and are paid pursuant to a separate contract between the 401(k) sponsor/ company and their chosen third-party administrator. 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. Please also see Item 4, our Wrap Fee Program Brochure, for additional details.

CONVERSATION STARTERS

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 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. For Example, we provide investment advice to the Funds which we use for exposure to Climate Solutions Companies in our CCI Personal portfolios. Because we receive a management fee for both the Funds and for the management of the CCI Personal portfolios, the management fee of the CCI Personal portfolios has been reduced to ensure fees are not double charged. Also, you are required to use the service providers chosen by CCI or your employer in the case of CCI Employer for your account. Other service providers may provide different services and have different fees.

Additional information about conflicts of interest between us and our clients is available in items 4, 6, and 9 of our Wrap Fee Program Brochure.

CONVERSATION STARTERS

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

How do your financial professionals make money?

Our Employees are paid a base salary and discretionary bonus primarily from the advisory fees we receive from you. Some employees may also receive compensation in the form of equity option grants. No compensation is based on portfolio performance or selection of specific securities

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

No, CCI and our financial professionals do not have any disciplinary history. Visit <https://www.investor.gov/CRS> for a free, simple search tool to research us and our financial professionals.

CONVERSATION STARTERS

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

Additional Information

For additional information on our advisory services, see our Wrap Fee Program Brochure available on the SEC's website at <https://adviserinfo.sec.gov/firm/summary/310129>, and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want an up-to-date copy of this Client Relationship Summary, then please contact us at (559) 644-3195.

CCI's portfolios are managed entirely online, and clients are not assigned a specific contact person; however, we are always available to assist with any questions, concerns, or account restrictions you may have.

You may contact us at any time by clicking "Talk to a Human" at the top of CCI's website at www.carboncollective.co or by emailing Support@carboncollective.co or Hello@carboncollective.co.

CONVERSATION STARTERS

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?

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Exhibit A: Summary of Material Changes

Since our last Form CRS dated September 8, 2023, we have made the following material changes:

- For CCI Personal program accounts that use CCSO and or CCSB for exposure to Climate Solutions Companies, we impose a minimum account balance of \$1,000; however, CCI reserves the right to waive or reduce this minimum at its sole discretion.
- CCI Employer 401(k) plans are charged up to \$150/month plus up to 0.50% per annum of AUM for its 3(38) services)