

**HT Partners, LLC** (HT Partners) is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investments advisers, and investing.

<p><b>What investment services and advice can you provide me?</b></p>	<ul style="list-style-type: none"> <li>HT Partners provides continuous advice tailored to client's needs, establishing investment policy statements to guide portfolio creation and management. Services are based on personal discussions to understand clients' objectives, time horizons, risk tolerance, and liquidity needs. The firm manages accounts on both a discretionary and non-discretionary basis, allowing clients to impose reasonable investment restrictions. Recommendations include a broad range of securities and investment products, emphasizing no-load or load-waived mutual funds and ETFs, among others. HT Partners also offers specialized services through HTIQ Portfolios, an automated investment management platform, and provides comprehensive financial planning and consulting across various domains.</li> <li>If you select discretionary portfolio management or wealth management services, we will accept discretionary authority to determine which securities and the amounts to be bought or sold for your account(s) until you terminate this authorization by notifying us in writing. You may impose reasonable limitations on this discretionary authority and change/amend these limitations as desired by notifying us in writing. We will exercise the discretionary authority you grant us any time we decide to change the holdings in your account per your outlined investment objectives. You make the ultimate decision regarding the purchase or sale of investments when a non-discretionary portfolio management service or portfolio consulting service is selected.</li> <li>We don't advise on proprietary products, focusing mainly on ETFs, mutual funds, and individual equities. Automated platform clients exclusively invest in ETFs. Our minimum account size is typically \$1,000,000, with exceptions possible. For automated investment portfolios a \$5,000 investment is required, available for specific account types. Regarding investment advice for your retirement plan or IRA, our firm acts as a fiduciary under Title I of ERISA and/or the Internal Revenue Code.</li> <li>More detailed information about our services can be found in our Form ADV Part 2A, posted on our website, and the Investment Adviser Public Disclosure website: <a href="https://www.adviserinfo.sec.gov/IAPD/default.aspx">https://www.adviserinfo.sec.gov/IAPD/default.aspx</a>.</li> </ul>
<p><b>Conversation Starter</b></p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following additional questions:</i></p> <ul style="list-style-type: none"> <li><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></li> <li><i>How will you choose which investments to recommend to me?</i></li> <li><i>What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?</i></li> </ul>
<p><b>What fees will I pay?</b></p>	<p>The specific way and amount of advisory fees charged by HT Partners are established in your written agreement.</p> <ul style="list-style-type: none"> <li>Our portfolio and wealth management services charge an annual fee based on managed assets, ranging from 0.42% to 1.25%, influenced by service level and special asset supervision, with a \$10,000 minimum. Automated platform accounts incur a 0.25% fee. Stand-alone financial planning starts at \$10,000, with the potential for higher fees based on complexity. We offer specialized Insurance, Business, Trust, Tax &amp; Estate consulting on a fixed (\$500-\$20,000) or hourly (\$250-\$600) basis, allowing for negotiation on planning fees for time-intensive needs. Various discounts are available for clients paying annual fees greater than \$10,000.</li> <li>We will directly debit client investment accounts quarterly in advance at the beginning of each calendar quarter, based upon the value (market value or fair market value in the absence of market value) of the client's account at the end of the previous quarter, pro-rated for additions and withdrawals. Consulting and advisory clients may be billed or have investment accounts charged at the completion of the services.</li> <li>Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that you incur. You may incur charges imposed by custodians, brokers, and other third parties, such as fees charged by managers, custodial fees, account maintenance fees, product-level fees, 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. Mutual funds and exchange-traded funds also charge internal management fees or distribution fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fees.</li> <li>Any and all account asset classes, including cash positions, are included in the firm's advisory fee calculation, and any accounts with utilized margin are billed on the higher-margin value as detailed in our Form ADV Part 2A, Item 5.</li> </ul>



	<ul style="list-style-type: none"> <li>The more assets there are in your advisory account, the more you will pay in fees, and our firm may, therefore, have the incentive to encourage you to increase the assets in your account.</li> <li>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and other costs can be found in Form ADV Part 2A.</li> </ul>
<b>Conversation Starter</b>	<p>You are encouraged to ask a financial professional and start a conversation with the following additional questions about the impact of fees and costs on investments:</p> <ul style="list-style-type: none"> <li><i>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?</i></li> </ul>
<b>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?</b>	<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 our investment advice. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> <li>Some of our employees and/or affiliates are engaged in non-advisory activities. Some of these non-advisory activities present a potential conflict of interest to the extent that our employees may receive additional compensation due to recommending additional services to clients. Potential conflicts of interest also arise because these non-advisory activities may require a time commitment from certain employees, thus limiting the time they can dedicate to providing advisory services.</li> <li>Compensation may be paid to our employees for referring advisory clients to our firm. Compensation for referrals creates a conflict of interest because such referrals may not be unbiased and, at least, partially driven by a financial incentive. Please refer to our Form ADV Part 2A, Item 14, for additional information.</li> <li>The more assets in a client's advisory account, the more a retail investor will pay in fees. Our firm may, therefore, have the incentive to encourage the retail investor to increase the assets in their account or to engage in riskier investment techniques to increase the account size.</li> <li>If we recommend that a client roll over retirement plan assets into an account to be managed by us, such a recommendation creates a conflict of interest if we earn an advisory fee on the rolled-over assets. No client must roll over retirement plan assets to an account we manage. Please see our Form ADV Part 2A, Item 11, for additional information.</li> <li>More detailed information about our conflicts of interest can be found in our Form ADV Part 2A, posted on our website and the Investment Adviser Public Disclosure website: <a href="https://www.adviserinfo.sec.gov/IAPD/default.aspx">https://www.adviserinfo.sec.gov/IAPD/default.aspx</a>.</li> </ul>
<b>Conversation starter</b>	<p>You are encouraged to ask a financial professional and start a conversation with the following additional questions regarding conflicts of interest:</p> <ul style="list-style-type: none"> <li><i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul>
<b>How do your professionals make money?</b>	<p>Our financial professionals are compensated with a base salary, discretionary bonus, and compensation for client referrals. Depending on the specific employee's compensation structure, additional assets under our firm's management and management fees paid by clients may result in a direct or indirect increase in that employee's overall compensation, including, but not limited to, discretionary bonus, if any.</p>
<b>Does HTP or your professionals have legal or disciplinary history?</b>	<p>HT Partners LLC, Yes. Financial Professionals, No. You may visit <a href="https://www.investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research our firm or financial professionals.</p>
<b>Conversation starter</b>	<p>You are encouraged to ask a financial professional and start a conversation with the following additional questions about the financial professional's disciplinary history:</p> <ul style="list-style-type: none"> <li><i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></li> </ul>
<b>Additional Information</b>	<p>You can find additional information about our investment advisory services in our Form ADV Part 2A on our websites at <a href="https://htpartnersfamilywealth.com/">https://htpartnersfamilywealth.com/</a> and <a href="https://htpartnersiq.com/">https://htpartnersiq.com/</a>. You may request up-to-date information and/or a copy of our relationship summary by calling (860) 662-4197.</p>
<b>Conversation starter</b>	<ul style="list-style-type: none"> <li>To inquire about your service experience or report concerns, ask: "Who is my primary contact person, and are they with an investment adviser or a broker-dealer? Who can I speak to if I have issues with my primary contact?"</li> </ul>

