High Tide Advisory LLC

Form CRS – Client Relationship Summary

Effective: May 2026 | **Office:** 1022 North Evergreen Drive, Iron Mountain, MI 49801

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Introduction. High Tide Advisory LLC ("HTA," "we," "us") is a **state-registered investment adviser**. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. **Free, simple tools** are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about investment advisers and brokers.

1) Relationships and Services

What investment services and advice can you provide me?

We provide **non-discretionary** investment advice and **financial planning** to retail investors (individuals and families). Non-discretionary means **you make the final decision** on every trade; we **do not** place trades without your permission.

Primary services:

- **Portfolio guidance (non-discretionary):** goal-based asset-allocation recommendations (typically diversified ETFs), ongoing monitoring, and periodic rebalancing recommendations.
- **Financial planning:** cash-flow and retirement-income mapping, tax-aware strategies, insurance and estate coordination.
- **Tax integration (optional):** through an affiliated firm (see Conflicts), we can coordinate tax planning and prepare your Form 1040 when engaged.
- **Business retirement consulting (optional):** plan design, vendor search, and employee education for 401(k), SEP, and SIMPLE plans.

Monitoring & authority: We review planning assumptions and your portfolio **at least annually**. We **do not** accept discretionary authority. We may have fee-deduction authority **only** if you authorize your custodian to deduct our advisory fees.

Account minimums: There is no asset minimum for planning-only engagements. For ongoing advisory (AUM) accounts, a **$3,000 minimum annual advisory fee** applies to households with less than $300,000 in assets under management. Minimums may be waived or negotiated at our discretion.

Conversation starters (ask us):

- "How will you decide what investments to recommend for me?"
- "How often will you review my situation and tell me if you recommend changes?"
- "Given my goals and risk tolerance, what do you monitor on an ongoing basis?"

2) Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Your fees depend on the service you select:

- **Portfolio management (AUM fee):** 1.00% per year on the first $3,000,000 of assets under management; 0.85% per year on assets above $3,000,000. A minimum annual advisory fee of $3,000 applies to households below $300,000 in AUM. Fees are billed quarterly in arrears and may be debited directly from your custodial account or invoiced.
- **Flat-fee financial planning:** $2,500 (Basic), $5,000 (Intermediate), or $7,500 (Comprehensive), quoted in writing before engagement. Typically billed 50% at engagement and 50% upon delivery.
- **Hourly consulting:** $300 per hour. Pre-purchase bundles available (5 hours for $1,400; 10 hours for $2,700). Invoiced upon completion.
- **Business retirement-plan consulting:** $3,500–$7,500 for plan setup; ongoing service typically 0.50% of plan assets for plans exceeding $500,000 (negotiable).
- **Project-based engagements:** $1,500–$3,500 depending on scope (e.g., tax-efficient withdrawal analysis). Quoted in writing before engagement.
- **Tax preparation and advisory (High Tide Tax Solutions, LLC – affiliated):** Individual returns from $450; business returns from $1,200; tax-only consulting at $275 per hour. These fees are billed separately by the affiliated firm and are not advisory fees. You are free to use any tax preparer.

Other costs you pay: You will also pay **third-party costs** such as custodian or brokerage charges (e.g., ticket and wire fees) and fund expenses (ETF and mutual-fund expense ratios). These are **separate** from our fees and **reduce your account value** over time.

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 over time.

What are your legal obligations to me when acting as my investment adviser?

When we provide you with investment advice, we are **fiduciaries** and must **act in your best interest**, putting your interests **ahead of our own**. At the same time, the way we make money **creates conflicts**, which you should understand and ask us about because they can affect the advice you receive.

How do you make money and what conflicts do you have?

- **AUM-based fees:** because a portion of our compensation is asset-based, we have an incentive to encourage you to increase or keep assets in accounts we advise.
- **Flat-fee planning:** can create an incentive to limit time spent once the agreed scope is met.
- **Custodian recommendation:** we recommend a particular custodian for service and technology reasons; this creates an incentive to keep assets at that custodian.

We mitigate these conflicts through disclosure, written policies, and our fiduciary duty to you.

Do you or your affiliates receive payments from other products or services?

- **High Tide Tax Solutions LLC (HTT) – affiliated:** our principal owns this tax preparation firm, which charges separate flat fees (individual returns from $450; business returns from $1,200).
- **BJB Insurance Solutions LLC – affiliated:** our principal owns this independent insurance agency, which earns **commissions** from life insurance and annuity products.

These affiliate payments are **in addition to** our advisory fees and create conflicts because our principal can receive extra compensation. **You are not required** to use either affiliate, and comparable services are available elsewhere. Any fees or commissions are **disclosed at the time of recommendation**. We do **not** receive revenue-sharing, 12b-1 fees, or soft-dollar benefits in exchange for client brokerage.

How do your financial professionals make money?

Our professionals are primarily compensated through **firm profits derived from advisory fees**. Where a client chooses to engage our affiliates, the principal may also receive tax-preparation fees (HTT) and insurance commissions (BJB). We do **not** receive sales-based revenue from investment products in your advisory accounts.

Conversation starters (ask us):

- “Help me understand how these fees and costs might affect my investments. If I invest $1,000,000 with you, how much goes to fees and how much is invested?”
- “How do your affiliates (tax and insurance) impact your recommendations to me?”

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3) Disciplinary History

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

No. Visit **Investor.gov/CRS** for a free and simple search tool to research us and our professionals.

Conversation starter (ask us):

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

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4) Additional Information

For more information about our services, fees, and conflicts, please review our **Form ADV Part 2A** and **Privacy Policy** at **www.hightideadvisory.com/disclosures**. To request paper or electronic copies of this Form CRS and our brochure—or to start a conversation—contact:

- **Phone:** (404) 904-1106
- **Email:** brad@hightideadvisory.com
- **Mail:** High Tide Advisory LLC, 1022 North Evergreen Drive, Iron Mountain, MI 49801

Conversation starters (ask us):

- “Who is my primary contact person? Is he or she a representative of an investment adviser?”
- “Who can I talk to if I have concerns about how this person is treating me?”

Important notes: We provide non-discretionary advice only (you approve every trade). We do not vote proxies. We do not take custody of your assets (other than fee deduction if you authorize it). Our recommended custodian is currently Altruist Financial LLC (you may choose others; features and costs can differ). This summary does not include every detail—please read our Form ADV Part 2A for complete information.