carbon collective

FORM CRS

Client **Relationship** Summary

Carbon Collective Investing, LLC · November 2, 2026

Introduction

Carbon Collective Investing, LLC (“**CCI**”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide discretionary portfolio management online through two wrap fee programs. Individuals invest through **CCI Personal** and 401(k) and 403(b) plan participants through **CCI Employer**. You tell us about yourself and your goals online and we recommend a portfolio type and asset mix.

Our core strategy follows Long Horizon Investing: we hold most stocks near market weight, favor companies we expect long-term trends such as climate change to help, avoid those they will hurt, and include climate solutions. We also offer climate solutions, income and custom portfolios.

Monitoring. We monitor your account continuously and rebalance it with software as needed. **Investment authority.** You give us discretionary authority to buy and sell for your account without asking you first. **Limited investment offerings.** We invest through ETFs, mutual funds, equities, green bonds and Treasuries. CCI Personal portfolios use our own funds: CCSO, CCSB and, after its expected December 8, 2026 launch, CCLO (the “Funds”). **Account minimums.** None, except $100,000 for a custom CCI Personal portfolio. For more detail, see Items 4, 5 and 6 of our Wrap Fee Program Brochure.

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?

What fees will I pay?

You pay one “wrap” fee that covers our advice plus custody and brokerage. Asset-based fees in a wrap fee program include most transaction costs and fees to a broker-dealer or bank that has custody of your assets, and therefore are higher than a typical asset-based advisory fee. Because we pay trading costs, we have an incentive to trade less. Because we are paid on assets under management, the more you invest with us, the more you pay, so we have an incentive to encourage you to add money to your account. **CCI Personal** fees are deducted from your account monthly, in arrears. IRAs and solo 401(k)s receive a lower rate tied to the size of our Funds, currently 0.025% less on each tier. **CCI Employer** fees are paid by the employer or by participants under the plan’s agreement with its recordkeeper.

Program and assets under management	Annual wrap fee
CCI Personal: your first $5,000	1.00% (0.975% for retirement accounts)
CCI Personal: over $5,000	0.25% (0.225% for retirement accounts)
CCI Employer: per plan	Up to $1,800 plus up to 0.50%

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?

Other fees and costs. The wrap fee excludes the fee for optional tax-loss harvesting in taxable CCI Personal accounts, fund expenses (including the Funds'), ADR fees, deferred sales charges, odd-lot differentials, transfer taxes, wire and electronic fund fees, and other transaction taxes. Our broker-dealers may earn a bid-ask "spread" on trades, which you pay indirectly. Plan recordkeepers, chosen by the employer, may charge plans or employers separately. For more detail, see Item 4 of our Wrap Fee Program Brochure.

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.

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.

Proprietary products. We sub-advise the Funds, and the Funds' adviser pays us a fee plus any profit left after the Funds' expenses. CCI Personal portfolios invest in the Funds, so we have an incentive to recommend them. If you own the Funds, you indirectly pay their expenses in addition to our wrap fee. **Required service providers.** You must use the custodian and broker-dealer chosen by CCI, or by your employer for CCI Employer; others may offer different services and fees. For more on our conflicts, see Items 4, 6 and 9 of our Wrap Fee Program Brochure.

ASK US

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

How do your financial professionals make money?

Our employees earn a salary, a discretionary bonus funded mostly by advisory fees, and in some cases equity options. No pay depends on performance or particular securities, but because bonuses and equity depend on our fees, employees have an incentive to encourage you to invest more.

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 financial professionals.

ASK US

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

Additional Information

See our Wrap Fee Program Brochure on the SEC's website. For current information or a copy of this summary, call (559) 644-3195 or email support@carboncollective.co.

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?

EXHIBIT

A

Summary of Material Changes

Since our last Form CRS dated March 23, 2026, we have made the following material changes:

- We adopted Long Horizon Investing as our investment philosophy, which changes how we select investments for our core strategy. We will notify you before applying this change to your account.
- Added the Carbon Collective Long Horizon Core Equity ETF (“CCLO”), expected to launch December 8, 2026.
- IRAs and solo 401(k)s now pay a lower fee, reduced by an offset tied to the size of our Funds (currently 0.025%).
- We now offer optional tax-loss harvesting for taxable CCI Personal accounts, for an additional fee that is not included in the wrap fee.