

Form ADV Part 3 – Client Relationships Summary

Date: 2022-03-25

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 Program incorporates both fees and services for a single “wrap fee”.

Item 2: Relationships and Services

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?

What investment services and advice can you provide for me?

CCI provides specialized portfolio management services via its wrap fee program which are designed to invest in companies building climate change solutions. CCI operates as a “robo-adviser”, providing its investment advice purely through our online interface. As a client, you input information about yourself and your investing goals through our online interface, and you are provided recommendations based on the information provided regarding portfolio type and asset mix. Our software monitors your account on an ongoing basis and rebalances at specific times based on internal policies and procedures. Our algorithms are developed and overseen by our portfolio management personnel.

As a client, you’ll grant us discretionary authority, which permits us to make transactions when it is appropriate for the strategy in which you are invested as well as in reaction to changes you make, such as asset allocation changes, deposits or withdrawals. We implement our recommendations through investments in ETFs and equities as well as green bonds and treasuries. We do not have a minimum account size. Please also see our Form ADV Part 2A (“Wrap Fee Program Brochure”), specifically Items 4 & 6.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay?

We charge a fee of 0.25% per year, paid monthly in arrears based on the average daily balance in your account. Fees are withdrawn directly from your account and are due even if there have been no transactions in a given month. Since our fee is based on the assets in your account, we have an incentive to increase those assets in order to increase our fee. Our fees do not vary based on the types of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Wrap Fee Program [Brochure](#).

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Other Fees and Costs:

The CCI wrap fee program's single fee covers many common third-party fees (i.e., custodian fees, brokerage fees, investment management fees, etc.), however some third-party fees, such as wire transfer fees, taxes on securities transactions, and fees charged by certain investments such as ETFs and mutual funds are paid for separately by you. Clients are not charged higher advisory fees based on trading activity, but clients should be aware that CCI has an incentive to limit trading activities since the firm absorbs those transaction costs. 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.

Conflicts of Interest:

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, our single wrap fee structure may incentivize us to conduct fewer transactions in your account. We mitigate these kinds of conflicts with our compliance processes and automation where possible. Please also see Items 4, 6 and 9 for additional details.

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. No compensation is based on portfolio performance or selection of specific securities.

Item 4: Disciplinary History

Questions to ask us:

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

No

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

We do not have legal and disciplinary events. Visit <https://www.investor.gov/CRS> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional information

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?

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

Form ADV Part 3 - Client Relationship Summary - Exhibit of Changes

This Client Relationship Summary was updated on March 25, 2022 to update formatting and delete a comment which was inadvertently included in CCI's initial Client Relationship Summary filing.