Ellevest, Inc. Form CRS (3/2026)

Ellevest, Inc. is registered with the Securities and Exchange Commission as an investment adviser. The services and fees provided by an investment adviser differ from those offered by a broker-dealer. It is important that you understand the differences. You can find free and simple tools to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-deals, investment advisers, and investing.

What investment services and advice can you provide me?

Private Wealth Management and Personal Wealth Management Investment Advisory Service
Ellevest provides discretionary investment management services to high net worth retail investors through its Private Wealth Management and Personal Wealth Management services. Ellevest requires a minimum aggregate account balance of $1,000,000 for Private Wealth Management services, and $500,000 for Personal Wealth Management services. Detailed information regarding our services, fees and other disclosures about both service offerings can be found in the Ellevest Investment Advisory Brochure.

We provide discretionary investment management and monitoring of your accounts at a frequency that is in your best interests, taking into consideration the scope of our relationship. This permits us to make trades in your accounts to implement the investment plan that we created for you and monitor your portfolios periodically, rebalancing your account as needed.

Comprehensive Financial Planning Service
Ellevest provides Financial Planning Services to clients that involve the review and management of their financial resources based upon an analysis of the client's individual needs.. Ellevest will deliver a documented plan designed to help clients achieve their financial goals and objectives and periodically meet with the client thereafter for the remainder of the year to aid clients in facilitating the steps outlined within the plan.

Educational Seminars/Workshops
In an effort to educate our clients, Ellevest can conduct education seminars/workshops on various topics.

> *Consider asking us: What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

Private Wealth Management and Personal Wealth Management Investment Advisory Service
Private Wealth Management and Personal Wealth Management clients will pay an asset-based fee for investment advisory services subject to a minimum aggregate account balance (which may be reduced at Ellevest's discretion). Ellevest is incented to encourage these clients to increase the assets in their advisory account because that will increase the overall amount of fees that Ellevest would earn for its services. In addition, clients will pay fees for brokerage and custodial services and additional fees will apply if particular investments or investment services are requested and deemed appropriate for the client.

Comprehensive Financial Planning Service
Clients who engage in Ellevest's Financial Planning Services, but not private or personal wealth management investment services, will be invoiced an annual fee.

Educational Seminars/Workshops
The Educational Seminars are generally offered free of charge to participants. However, depending on the circumstances, a fee might be charged to sponsors to help defray the expenditures of facilitating and customizing the event.

For detailed information, see the Ellevest Investment Advisory 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.

> *Consider asking 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?

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 services we provide you. Here is an example to help you understand what this means. Our revenue is derived from asset-based fees. We have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interest in an attempt to grow your account or could incentivize us to inflate the valuations of illiquid investments held in your account. A thorough discussion of conflicts of interest applicable to Ellevest is provided in the firm's ADV Ellevest Investment Advisory Brochure.

> *Consider asking us: How might your conflicts of interest affect me, and how will you address them?"*

How do your financial professionals make money?

All of our financial professionals are compensated through cash and non-cash (Ellevest equity) compensation. Ellevest pays incentive compensation to its professionals that is based on the Firm's overall performance. The conflicts of interest that this compensation can create is based on the amount of client assets they service. Increasing the assets under management serviced for clients will increase compensation to the financial professional.

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

No. See Invest.gov/CRS for a free and simple search tool to research Ellevest and our financial professionals.

> *Consider asking us: As a financial professional, do you have any disciplinary history? For what type of conduct?"*

Where can I request additional information about your investment services?

Please contact us at support@ellevest.com or (844) 355-7100 to learn more about us or to request a copy of this relationship summary.

> *Consider asking 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?*