



Form CRS - Customer Relationship Summary

Altruist Advisors LLC

July 24, 2026

Item 1. Introduction

Altruist Advisors LLC ("Altruist", "we", "us", and "our") is a registered investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you ("you", "your", and "client") 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.

Item 2. What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors. We provide discretionary investment management services, including selecting and implementing investment strategies or model portfolios based on your objectives, risk tolerance, time horizon, and financial circumstances. We continuously monitor and rebalance your account and may provide investment recommendations and financial planning guidance as needed. We may utilize third-party technology tools, including model portfolios and tax management tools (such as tax-loss harvesting and asset location), to support portfolio management of your account. Certain of our financial professionals also provide financial planning and related advisory services. We do not offer a wrap fee program.

We monitor accounts on an ongoing basis and review them at least annually or as needed. Reviews may also be triggered by changes in your circumstances, market conditions, client requests, regulatory changes, or account exceptions. We manage your account on a discretionary basis, meaning we can make investment decisions without prior approval for each transaction, subject to your investment objectives and any agreed restrictions. You may modify or revoke this authority at any time with written notice.

We generally do not require a minimum account size, although individual financial professionals may set their own minimums.

For additional information, please see our Form ADV at www.adviserinfo.sec.gov (Part 2A: Items 4, 7, 16).

Conversation Starter. Ask your financial professional—

- 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?

Item 3A. What Fees Will I Pay?

We charge an asset-based fee of up to 2.50% annually based on the asset value of your account. The specific fee is set in your agreement and is negotiable. Fees are typically billed in arrears and may be deducted directly from your account. In addition to our fee, you will incur other costs, such as fees charged by mutual funds, ETFs, model providers, custodians, and other service providers.

For additional information, please see our Form ADV at www.adviserinfo.sec.gov (Part 2A brochure, item 5).

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.

Conversation Starter. Ask your financial professional—

- 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?

Item 3B. 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.

We are affiliated with a broker-dealer and custodian, Altruist Financial LLC ("Altruist Financial") that executes client transactions and earns revenue from your account. This creates a conflict of interest because we have an incentive to use this affiliate. We also use affiliated technology tools and model portfolios that may generate additional fees to our affiliates, creating an incentive to recommend those services. Some of our financial professionals may receive commissions from brokerage or insurance products outside of our advisory services. This creates a conflict of interest to recommend products to you that generate additional compensation for us and our financial professionals.

When you use margin, our advisory fee is based on the total assets in your account, including assets purchased with borrowed funds. This creates a conflict of interest because we have a financial incentive to recommend or permit the use of margin. In addition, Altruist Financial receives interest income on margin loans. We also offer cash sweep programs through Altruist Financial and it receives net interest income from these programs. This creates a conflict of interest because Altruist Financial has a financial incentive regarding the cash sweep program used and the amount of cash maintained in client accounts.

For additional information, please see our Form ADV at www.adviserinfo.sec.gov (Part 2A brochure, item 10).

Conversation Starter. Ask your financial professional—

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

Item 3C. How do your financial professionals make money?

Our financial professionals are compensated based on the advisory fees generated from the accounts they manage. They may also earn commissions from brokerage or insurance products. This creates a conflict of interest because recommending higher fees or certain products increases their compensation.

Item 4. Do you or your financial professionals have a legal or disciplinary history?

No. Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional—

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

Item 5. Additional Information

For additional information about our services, including up-to-date information about us and/or a copy of this relationship summary, please call 1-888-510-4660 or email support@altruist.com. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Conversation Starter. Ask your financial professional—

- 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?