

Form CRS – Client Relationship Summary
MyTimeEquity, LLC
Date: July 1, 2026

Introduction

MyTimeEquity, LLC 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 these differences. Free and simple tools are available to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, and investing.

What investment services and advice can you provide me?

We offer discretionary investment advisory services to retail investors, including portfolio management services, financial planning, retirement planning and income and estate planning. We also offer the management of accounts sub-advised by a third-party manager. We may also recommend investment in private funds, including those that we manage, to retail clients who are accredited investors. As part of our standard services, we monitor client accounts on a continuous basis and review accounts no less than annually.

You may place limitations on our discretionary authority by providing written instructions that outline specific restrictions or guidelines, such as the types of securities that may or may not be included in your account.

We generally require a minimum initial investment or account balance of \$5,000 for advisory accounts, which we may waive or reduce at our discretion. Accounts with an initial funding amount of less than \$50,000 are subject to a one-time account opening fee of \$100.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4 and 7 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/128409>.

Conversation Starters to 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?*

What fees will I pay?

As a portfolio management client, you will pay an asset-based fee, as agreed in writing in the advisory agreement. These fees are charged monthly in arrears if your account is held with Schwab or Interactive Brokers. Sub-advised accounts managed by a third-party manager are held at Fidelity. These accounts are charged quarterly in advance, based on the prior quarter-end value. The fee charged includes the third-party manager's fee and MTE's advisory fee.

Charging an asset-based fee on the management of your assets creates a conflict of interest since the more assets there are in your account, the more you will pay in fees and we may therefore have an incentive to encourage you to increase the assets in your account.

You may also incur fees from custodians, account maintenances fees, transaction charges, mutual funds and ETFs fees, other product-level investment costs or other third-party providers. If you are an accredited investor and invest in one of the private funds we manage, you should know that these private funds pay a management fee to our affiliates. This creates an additional conflict of interest since we benefit not only from the advisory fees you pay us to manage your asset, but our affiliate is also paid to manage your assets that are invested in the fund(s).

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. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/128409>.

Conversation Starter to 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?

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.

- *Asset-based advisory fees.* We charge advisory fees based on the assets we manage for you, which gives us an incentive to encourage you to place additional assets under our management.
- *Affiliated private funds.* If you are an accredited investor and invest in a private fund we manage, one or more of our affiliates may receive management fees from the fund. This creates a conflict because we and our affiliates may receive compensation related to your investment in the fund.

Conversation Starter to Ask Your Financial Professional:

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

Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/128409> to help you understand what conflicts exist.

How do your financial professionals make money?

Our financial professionals receive salary, performance-based bonuses, and a portion of the advisory fees we receive, which are generally based on the assets we manage for clients. Our principal also receives compensation from managing affiliated entities. This creates a conflict of interest because we and our affiliates may benefit if you invest in products or services offered by those affiliates.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Conversation Starter to Ask Your Financial Professional:

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at (972) 330-2771 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/>.

Conversation Starter to 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?