

<p><u>Introduction</u></p>	<p><i>Cultivar Capital, Inc.</i> is registered with the Securities and Exchange Commission (SEC) 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 research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
<p><u>Relationships and Services</u></p> <p>What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to retail and institutional investors, including portfolio management and financial planning services. Our portfolio management services provide portfolio selection and advice based on your individual needs and objectives. Your portfolio and individual holdings are monitored on an ongoing basis using our performance and rebalancing software. You will receive coaching to help you choose an appropriate return and risk profile given your goals and willingness to take on portfolio volatility. We will then recommend one of our core investment strategies based on this assessment. We monitor our core investment securities across our entire client base, knowing that clients across various return and risk profiles will hold similar positions, though in varying proportions in alignment with their desired strategy. In addition, we are available to you for individualized reviews on a periodic basis depending on your unique needs, stage of life and the occurrence of significant life events or other changes in your financial circumstances. You may call us as financial planning questions arise and life changes occur. These conversations can go beyond just your investment objectives and portfolio holdings and may, for instance, include cash flow planning, potential tax consequences associated with your financial strategies and an array of financial topics affecting your life.</p> <p>We have discretionary trading authority over your accounts. When you grant us discretionary authority, you provide us the authority to determine the investments to buy or sell in your account on an ongoing basis.</p> <p>Investment Offerings: In implementing your portfolio, we use a mixture of no-load mutual funds, ETFs, ETNs, and some individual stocks to implement a broadly diversified strategy. We select retail as well as institutional funds for investment on your behalf. You have the ability to restrict us from buying or selling particular investments in your portfolios.</p> <p>Requirements to open and maintain an account: We maintain a culture and willingness to serve anyone looking for help with their investments and financial planning issues. Therefore, we do not require a minimum account size to open and maintain an account or establish a relationship with us.</p> <p>Additional information. Please see Form ADV, Part 2A brochure (Items 4 and 7) available at http://www.cultivarcapital.com/wp-content/uploads/2020/06/Cultivar-ADV-2A-Brochure.pdf</p> <p>Conversation Starters: <i>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?</i></p>
<p><u>Fees, Costs, Conflicts, and Standard of Conduct</u></p> <p>What fees will I pay?</p>	<p>We are compensated for our investment advisory services as a percentage of the value of your accounts we manage (charged quarterly in advance). This fee covers both our financial planning and portfolio management service, as well as all meetings and correspondence with you. 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.</p> <p>Fees paid to us for investment advisory services are distinct from additional fees and expenses charged to your accounts and investments, such as transaction, custodial, trading, account maintenance, costs of the investment and other related fees. Internal fees to mutual, exchange traded and money market funds are applied before your position is valued.</p>

	<p>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.</p> <p>Additional Information. Please see Form ADV, Part 2A brochure (Item 5) available at http://www.cultivarcapital.com/wp-content/uploads/2020/06/Cultivar-ADV-2A-Brochure.pdf</p> <p><i>Conversation Starters: 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?</i></p>
<p>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?</p>	<p><i>When we act as your investment adviser,</i> 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 recommend that you use Charles Schwab & Co., Inc. (“Schwab”) as your custodian. We receive some economic benefits from Schwab in the form of the support, products and services made available to us. In light of our arrangements with Schwab, a conflict of interest exists between our interests and yours because we have incentive to recommend them based on the benefits we receive. We are a fiduciary with a duty to act in your best interest throughout our relationship with you.</p> <p>Additional information. Please see Form ADV, Part 2A brochure available at http://www.cultivarcapital.com/wp-content/uploads/2020/06/Cultivar-ADV-2A-Brochure.pdf</p> <p><i>Conversation Starters: How might your conflicts of interest affect me, and how will you address them?</i></p>
<p>How do your financial professionals make money?</p>	<p>Cultivar’s financial professionals are compensated on a salary basis. Our financial professionals may periodically receive bonuses, based on the overall performance of the firm and the merits of their individual performance.</p>
<p><u>Disciplinary History</u></p> <p>Do your financial professionals have legal or disciplinary history?</p>	<p>No.</p> <p>Visit https://Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p><i>Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p><u>Additional Information</u></p>	<p><i>For additional information about our services,</i> visit our website at www.cultivarcapital.com or the SEC’s website at www.adviserinfo.sec.gov. If you would like additional, up-to-date information or a copy of this disclosure, please call 1-940-600-4553.</p> <p><i>Conversation Starters: 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?</i></p>