



## Item 1. Introduction

This Client Relationship Summary (“Form CRS”) provides important information about Eko Investments Inc. (“Eko”), an investment adviser registered with the Securities and Exchange Commission (“SEC”). 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 [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2. Relationship and Services

### *What investment services and advice can you provide to me?*

Eko offers investment advisory services on a limited-discretionary and non-discretionary basis, to individuals and institutional investors through an online web-based and mobile platform (the “Platform”). When you open an investment account (“Investment Account”) with Eko, you will be able to access the Platform through either the App, our website at [www.eko.investments](http://www.eko.investments) or through certain third-party banks, credit unions, or financial technology companies (“Financial Institutions”), that integrate and offer its customers access to the Platform. As part of your onboarding, you will complete a questionnaire and provide information about your financial condition, risk appetite, and investment objectives. In addition, you may have the option of choosing certain investment topics to be included in your Portfolio, such as: renewable energy, regional companies, tech companies, or companies with female leadership. We will use the information provided by you together with our proprietary models, to present you investment recommendations based on your risk appetite, investment objectives and investment preferences. Each Portfolio generally consists of publicly traded equities (“Equities”) and exchange-traded funds (“ETFs,” and together with Equities, “Securities”).

Eko offers three (3) investment advisory products; (1) a limited-discretionary portfolio, where you may select a Pre-Built portfolio created by Eko that consists of Securities, which you may make certain limited changes by removing specific Securities (a “Pre-Built Portfolio”); (2) a limited-discretionary portfolio, where Eko creates a portfolio of Securities, where you can make certain limited changes by removing or adding to Securities in the portfolio both before and after your portfolio is funded (a “Hybrid Portfolio”); and (3) a non-discretionary portfolio (“Non-Discretionary Portfolio”), where Eko enables you to add limited Equities and ETFs based on your investment profile and other relevant factors to your Non-Discretionary Portfolio. With respect to Hybrid Portfolios and Non-Discretionary Portfolios, any additions you choose to make to your Investment Account will be from a limited universe of Equities and ETFs recommended by Eko based on your risk appetite, investment objectives and investment preferences. Pre-Built Portfolios, Hybrid Portfolios, and Non-Discretionary Portfolios are monitored for you by Eko and Pre-Built Portfolios and Hybrid Portfolios are also managed by Eko on your behalf, pursuant to the limited-discretionary authority you grant to Eko.

The minimum investment required to open and maintain an Investment Account with Eko is \$10. Financial Institutions that integrate our Platform may have higher account minimums. Eko will periodically remind you to review and update your personal profile information. Eko continuously monitors your Investment Account to ensure suitability and correlation to your risk appetite, investment objectives and preferences and to periodically rebalance your investments to optimise returns for the intended level of risk. Typically, Investment Accounts will be rebalanced once every six months, or more often as conditions dictate. We do not provide or offer any financial planning, retirement or tax advice.

For more detailed additional information on Eko’s investment advisory services, please see Items 4, 5 and 6 in our Form ADV Brochure, or visit our website, [www.eko.investments](http://www.eko.investments).

**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 3. Fees, Costs, Conflicts, and Standard of Conduct

### ***What fees will I pay?***



Eko charges an annual management fee of 0.3% based on the value of assets in your Investment Account ("Management Fee"). The Management Fee is charged monthly in arrears and automatically deducted from your Investment Account. You will be required to maintain your Investment Account at a custodian, and such fees will also cover any transaction costs or custodian fees associated with your Investment Account. If you do not have enough funds in your Investment Account to cover the Management Fee, Eko may be required to sell securities in your Investment Account to cover the Management Fee. Clients who receive Eko's advisory services through Financial Institutions that have integrated the Platform, may be charged additional fees by the Financial Institution. Such fees are separate from the Management Fee charged by Eko, and determined independently from Eko, and Eko does not receive any portion of them. However, Eko may deduct such additional fees charged by Financial Institutions directly from your Investment Account and remit them directly to the Financial Institution. Eko reserves the right, in our sole discretion, to reduce or waive the Management Fee for certain client accounts for any period of time that we determine. Eko therefore has an incentive to encourage clients to increase the value of their Investment Account as more assets in your Investment Account will result in greater fees to Eko. The issuer of some of the securities purchased in your Investment Account, such as ETFs, may charge product fees that affect you. Eko does not charge these fees to you and does not benefit directly or indirectly from any such fees.

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 more detailed additional information on Eko's fees, please see Item 4 in our Form ADV Brochure.

**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: From time to time Eko will run promotional campaigns to attract clients to open Investment Accounts and these campaigns may result in existing clients receiving promotional referral benefits; Our employees may personally hold interests in the same securities recommended in your portfolio. These conflicts are mitigated by Eko's policies and procedures and disclosures provided to you.

**Ask your financial professional:** *How might your conflicts of interest affect me, and how will you address them?*

For more detailed additional information on Eko's conflicts of interest, please see Item 9 in our Form ADV Brochure.

***How do your financial professionals make money?***

We pay our employees a base salary and/or equivalent equity in Eko. Certain employees may receive a discretionary bonus based on Eko's overall revenue. No compensation is tied to the amount of assets in your Investment Account, the performance of such Investment Account, or securities recommended for your Investment Account.

#### Item 4. Disciplinary History

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

No. Neither Eko nor our financial professionals have any legal, financial or other disciplinary items or history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

**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 Eko's services and to obtain a copy of our Form CRS or Brochure please visit our website: <https://eko.investments> or <https://adviserinfo.sec.gov/firm/summary/313296>, or contact us at 917-744-9432, or at [hello@eko.investments](mailto:hello@eko.investments).



**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?*