

**ADE, LLC – Form CRS**

ADE, LLC (“we”, “our” or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

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

We provide various services to our clients that are individuals and their trusts and estates. We offer retail investors both investment management services and financial planning. We also provide services to businesses, but those services are not described in this form. We may provide financial planning services as a stand-alone service or include it as part of our investment management services. For our investment management services, we work with retail investors to determine their investment objectives and we manage their investments based on their objectives. We may also recommend certain clients use an electronic advice platform.

We provide our investment management services on a discretionary or non-discretionary basis. When we act on discretion, it means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. For non-discretionary relationships, we must obtain your consent before engaging in a course of conduct. You can place reasonable restrictions on the securities that we buy by notifying us, in writing.

We may invest in a whole range of securities and are not limited by any specific security type. For example, we may invest in or recommend that you invest in exchange listed securities, mutual funds, exchange traded funds, warrants, variable annuities, fixed income securities, and private placements.

We do not have any minimum account size or fee requirements for clients.

Most of our financial professionals are also registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your financial professional may offer you brokerage services through LPL or investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your financial professional.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7 in our [Form ADV Part 2A](#) and also review our [Wrap Fee Program Brochure](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

For more information on the CFP® designation, please visit [www.cfp.net](http://www.cfp.net).

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

Our investment management services fee is based upon a percentage of the market value of the assets placed under our management, generally between 0.4% and 2.0%. Certain of our clients participate in our wrap fee program, which means that our fee covers trade execution, custody, reporting, and our investment advice rendered to your account. We receive the balance of the fee after all other costs (including transaction fees) have been paid to LPL Financial. All of our other investment management services clients are responsible for paying the costs incurred in holding and trading securities for their account.

We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to prudently grow your assets over time through said assets and encouraging you to increase the amount of assets that you entrust us to help you manage. For stand-alone financial planning services, we typically charge either a fixed fee, annual fee or agree to an annual, monthly or other recurring fee.

Your account will be held with a qualified custodian. Your assets may be invested in pooled investment vehicles, such as

mutual funds and ETFs. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus and include a management fee and other fund expenses. 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.

*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?*

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#) and also review our [Wrap Fee Program Brochure](#).

***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 recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- \* In our wrap fee program, we receive the balance of the fee you pay us after we pay LPL Financial LLC ("LPL") for all other costs (including account transaction fees). This presents a conflict of interest, because we have an incentive to minimize the number of trades in a client's account or select securities that do not incur transaction fees.
- \* Certain of our financial professionals are insurance agents / registered representative of a broker-dealer, who offer commission-based services outside their capacities as representatives of our firm. This presents conflicts of interest, because they can recommend that you purchase insurance or commission-based products based upon the compensation that the firm will receive, rather than your individual need. You are not under any obligation to purchase those products through any of those representatives.

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

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our [Form ADV Part 2A](#) and also review our [Wrap Fee Program Brochure](#).

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

Our financial professionals are generally compensated on a salary basis and are eligible for discretionary bonuses. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm. You should discuss your financial professional's compensation directly with your financial professional.

***Do you or your financial professionals have legal or disciplinary history? No***

We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals.

*As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

***Additional Information***

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (443) 563-1111.

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

A copy of our Form ADV Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=625433](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=625433)

Our Wrap Fee Program Brochure is available at

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=625434](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=625434).