



## ADV Part 3 – August 5, 2025

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### **Item 1. Introduction**

ISTO Advisors, LLC 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Item 2. Relationships & Services: What investment services and advice can you provide me?**

Our firm is dedicated to providing financial advisory services, including comprehensive wealth management, financial planning, and investment consultation to individuals and other types of clients.

We will offer you advice on a regular basis. We will discuss your investment goals, design a strategy with you to achieve your investment goals and regularly monitor your account. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) or we may give you advice and you decide what investments to buy and sell (a “*non-discretionary account*”). Our investment advice will cover a limited selection of investments.

*For additional information*, please see our Form ADV brochure, available at [adviserinfo.sec.gov](https://adviserinfo.sec.gov).

**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?*

If you open an advisory account, you will pay an ongoing **asset-based fee** at the end of each quarter for our services, based on the value of the cash and investments in your advisory account. You could also open a brokerage account with a **broker-dealer**, where you will pay a **transaction-based fee**, generally referred to as a commission, when the broker-dealer buys or sells an investment for you. With a broker-dealer, you may select investments, or the broker-dealer may recommend investments for your account, but the ultimate decision for your investment strategy and the purchase and sale of investments will be yours. A broker-dealer must act in your best interest and not place its interests ahead of yours when the broker-dealer recommends an investment or an investment strategy involving securities. When a broker-dealer provides any service to you, the broker-dealer must treat you fairly and comply with a number of specific obligations. Unless you and the broker-dealer agree otherwise, the broker-dealer is not required to monitor your portfolio or investments on an ongoing basis. If you were to pay a transaction-based fee in a brokerage account, the more trades in your account, the more fees the broker-dealer charges you. So, it has an incentive to encourage you to trade often.

The more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and the Firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

### **Item 3. Fees, Costs, Conflicts, and Standard of Conduct: What fees will I pay?**

Fees to be assessed will be outlined in the advisory agreement to be signed by the client. Annualized fees are calculated on a flat fee or tiered fee schedule not to exceed 2.00%. Fees will be billed quarterly in advance based on the value of the account(s) on the last day of the previous quarter. Fees are negotiable and will be deducted from client account(s). Adjustments will be made for deposits and withdrawals during the quarter. We reserve the right to charge 0.50% on 529 plans.

Sub-advisers have their own fees, expenses, or charges, which are separate and distinct from the advisory fees charged by our firm. The terms and conditions under which the client shall engage the third-party investment advisory firm or individual advisors shall be set forth in a separate agreement between the client and the designated third-party.

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 additional information**, please see the full fee schedule within our Form ADV brochure, available at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**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?*
- *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 interests 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 benefit from the advisory services we provide to you.
- We do receive compensation for insurance and/or annuities we place for our clients. This includes life, disability, and long-term care insurance, in addition to fixed annuities and fixed index annuities.

**CONVERSATION STARTER:** Ask your financial professional:

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

**For additional information** regarding conflicts of interests, please see our Form ADV brochure, available at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

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

The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. You may pay a transaction fee when we buy and sell an investment for you. You may also pay fees to a broker-dealer or bank that will hold your assets (called “*custody*”). The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly, even if you do not buy or sell.

#### **Item 4. Disciplinary History: Do you or your financial professionals have legal or disciplinary history?**

We do not have legal or disciplinary events. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your 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, please see our Form ADV brochure, available at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or on our website ([www.istoadvisors.com](http://www.istoadvisors.com)), and any brochure supplement your financial professional provides. If you would like additional, up-to-date information or a copy of this disclosure, please call (847) 582-9190.

**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?*