

**Item 1: Introduction**

**WHITTIER ADVISORS, LLC (“WHITTIER”)**

Whittier is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). You should be aware that investment advisory services are different from brokerage services and the fees charged will vary. It is important for you to understand those differences. Free and simple tools are available to research firms and financial professionals at <https://www.Investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

**Item 2: Relationships and Services**

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

Whittier provides investment advisory services either to you as a direct client of the firm (retail and institutional investors), or indirectly to you as clients of Whittier Trust Company (“WTC”) or the Whittier Trust Company of Nevada, Inc. (WTCNV). Whittier provides investment management services on both a discretionary and nondiscretionary basis, as agreed to with the client, or as agreed to with WTC or WTCNV on your behalf. If you are a direct client of the firm, if you open an account with our firm, we’ll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is monitored on an on-going basis, and if necessary, rebalanced to meet your changing needs, stated goals and objectives.

We offer advice regarding a range of fixed income and equity investment strategies. If you are a direct client of Whittier Advisors and we have investment discretion, we are responsible for selecting which strategies and securities may be appropriate, based on your goals and objectives. If you are a client of WTC/WTCNV and we sub-advise an account on their behalf, either you or WTC/WTCNV generally selects which strategy may be appropriate, which we then invest according to the strategy parameters. We typically have investment discretion, which means that we make the investment decisions in your account, without consulting you regarding individual trades. We also offer non-discretionary advice, which means that we make investment recommendations and you or WTC/WTCNV make the decision to buy or sell the investment. When authorized by you, we may invest your assets in funds, such as mutual funds, that we manage (together, “Funds”). As part of our standard services, we monitor discretionary client accounts on an ongoing basis. We do not monitor non-discretionary client accounts. We do not have an account minimum.

You may find additional information about our services in our Form ADV, Part 2A brochure (Items 4 and 7). Please visit <https://adviserinfo.sec.gov/firm/brochure/318024> where you can view Whittier’s complete Part 2A brochure.

*Conversation Starters.* 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?**

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay.

For direct clients of Whittier Advisors, you will be charged an ongoing fee based on the average daily asset value of your account. Fees are generally calculated and charged quarterly, in arrears. Our fee schedule ranges from 0.25% to 1.00%, subject to minimum account fees. Our fees vary and are negotiable. Our incentive is to increase the value of your account over time which will increase our fees over time.

For accounts that we sub-advise on behalf of WTC and/or WTCNV, Whittier negotiates fees with WTC/WTCNV and not with you as an individual. Whittier is an affiliate of WTC and WTCNV and receives an advisory fee from them for providing investment advisory services to your account at WTC and/or WTCNV. If you have a discretionary account, fees will generally be charged as a percentage of assets under management as described in the investment advisory agreement between WTC/WTCNV and the client. Fees may be negotiated on a relationship basis. You may also pay transaction fees to broker-dealers on any transactions in your account, including commissions or other transaction costs that are included in the price of a fixed income security that we buy or

sell for your account (“Trading Costs”). Your custodian (a third-party firm that holds your assets) may charge you additional fees. As a client of WTC and/or WTCNV, they will charge you fees for the services they provide.

For discretionary accounts, if we invest your assets in a Fund managed by Whittier you will pay your share of the Fund’s fees and expenses, which are shown in the Fund’s prospectus. For any assets that may be invested in the Funds, we reduce our advisory fees charged directly to you by the amount of the advisory fee we receive within the Fund (0.40%). If we invest your discretionary account assets in funds that are not managed by Whittier, you will pay your proportionate share of those fees and expenses.

Our incentive is to increase the value of your account over time, which will increase our fees over time.

**Additional Information: 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. You may find additional information about our fees and costs in our Form ADV, Part 2A brochure (Item 5). Please visit <https://adviserinfo.sec.gov/firm/brochure/318024> where you can view Whittier’s complete Part 2A brochure.**

*Conversation Starters.* 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 earn fees 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. Whittier is an affiliate of WTC and WTCNV and receives an advisory fee from them for providing investment advisory services to your account at WTC and WTCNV. We maintain policies and procedures that stress the fiduciary duty owed to you and without consideration of our financial interests.

*Conversation Starters.* Ask your financial professional

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

**For additional information on our conflicts of interest,** please see Item 11 of Whittier’s Part 2A brochure, which can be found at <https://adviserinfo.sec.gov/firm/brochure/318024>.

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

Financial professionals are paid a salary and receive a benefits package. At our discretion, they can also earn an annual bonus and deferred compensation incentives based on our performance. That said, a portion of any individual’s bonus may be based upon the financial performance of the firm in any given year, and the asset-based model of the firm’s revenue may create a conflict of interest.

**Item 4: Disciplinary History**

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

*Conversation Starters.* Ask your financial professional

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

No. Visit <https://www.Investor.gov/CRS> for a free and simple search tool to learn more.

**Item 5: Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [www.whittieradvisors.com](http://www.whittieradvisors.com) or calling us at 949-341-4250. Additional information is also available on the SEC’s website at <https://adviserinfo.sec.gov>.

*Conversation Starters.* 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?

**Exhibit A - Summary of Material Changes**

This Exhibit discusses material changes to our Relationship Summary following certain amendments to the document.

**March 8, 2024 Amendment**

- With this amendment, Whittier has updated language in Part 2 to reflect current practice of providing investment advisory services directly to retail and institutional investors, in addition to the Whittier Trust Company.
- With this amendment, Whittier has updated language in Part 3 with respect to fees charged to be inclusive of the direct clients who receive investment advisory services, and to identify a fee reduction for discretionary accounts where assets are invested with Whittier managed Funds.
- With this amendment, the addition of equity investment strategies has been included in Item 2: Relationships and Services.