



| E6 Portfolios

Investment Strategies

Form ADV Part 2A, Appendix 1 Strategy Brochure

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This brochure provides information about E6 Portfolios, LLC's qualifications and business practices relating to our strategy offerings. If you have questions about the brochure, please contact us at hello@e6portfolios.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training. Additional information about E6 Portfolios, LLC is available by searching the SEC website at www.adviserinfo.sec.gov by firm name or CRD number (#326617).

ITEM 2 – Material Changes

This section summarizes material changes to E6 Portfolios, LLC's Strategy Brochure (Form ADV Part 2A Appendix 1) since the last update on March 27, 2025. Clients receive a summary of changes within 120 days of year-end and whenever the firm's practices change materially.

Material changes include:

1. Strategy framework. We updated how we describe our strategy lineup and consolidated strategies into strategy categories for fee and disclosure purposes.
2. Fees and platform/administration fee. We updated the wrap fee schedule to reflect strategy categories and clarified how strategy fees are billed. We also clarified the platform/administration fee that may apply to certain eligible accounts and how it interacts with TLO+.
3. Optional TLO+ add-on. We clarified that eligible clients may elect our optional TLO+ (Tax Loss Optimization Plus) service, which is described in a separate TLO+ Optional Add-On Disclosure Supplement and is billed in addition to strategy fees.

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ITEM 4 – Services, Fees, and Compensation

Strategy Program Overview

This Strategy Brochure is provided as a supplement to our Disclosure Brochure (Form ADV Part 2A) and describes the strategy-based wrap fee program component of our turnkey asset management offering.

Strategy program overview. Under this wrap fee program, E6 provides discretionary model-based investment management for client accounts based on a strategy selected by the client's Primary Advisor. E6 implements the strategy, rebalances as needed, and provides ongoing monitoring consistent with the strategy design and communicated restrictions.

Primary Advisor relationship. E6 provides these services through the client's Primary Advisor (a registered investment adviser). The Primary Advisor maintains the primary advisory relationship with the client, including collecting suitability information, determining the strategy category and risk score, and communicating restrictions and updates to E6.

One strategy per account. Each custodian account is generally assigned a single strategy. Clients who wish to use multiple strategies may do so by using multiple accounts (for example, separate taxable and retirement accounts) with each account assigned its own strategy.

Optional add-on: TLO+. Eligible clients may elect TLO+ (Tax Loss Optimization Plus), an optional add-on service focused on household-level tax loss harvesting and asset location. TLO+ is described in a separate TLO+ Optional Add-On Disclosure Supplement and is billed in addition to the strategy wrap fee described here. Eligible households may elect TLO+ (Tax Loss Optimization Plus), a tax-aware overlay intended to coordinate tax loss harvesting in taxable accounts and asset location across linked household accounts managed by E6. TLO+ is available only to households with at least \$250,000 in billable household regulatory assets under management ("RAUM") in E6-managed accounts linked on the platform. TLO+ is billed at an annual rate of 0.20% on the first \$5,000,000 of billable household RAUM and 0.00% on amounts over \$5,000,000, assessed monthly in arrears. TLO+ fees are in addition to strategy-based wrap fees and any Primary Advisor fees. Additional details, risks, limitations, and conflicts are described in the TLO+ Optional Add-On Disclosure Supplement, which is provided to households that enroll.

Allocation of Responsibilities

Party	Primary responsibilities (summary)
Client	Provides accurate information; signs agreements; authorizes trading authority and fee deduction; informs Primary Advisor of changes; reviews statements and reports.
Primary Advisor	Determines suitability and risk profile; selects strategy category; provides restrictions; communicates with client; may charge separate advisory fee.
E6 Portfolios	Implements selected strategies with discretionary trading authority; rebalances and trades consistent with strategy guidelines and communicated restrictions; provides reporting through the platform.
Qualified Custodian	Maintains custody of assets; executes and settles trades; provides custodial statements and confirmations; may assess custodial and service fees.

The following is a general summary of responsibilities; specific responsibilities are governed by the applicable agreements.

ITEM 4 – Services, Fees, and Compensation

Strategy Wrap Fee Schedule

Strategy wrap fees are expressed as annualized percentages of assets in each account and are billed monthly in arrears based on average daily balance.

Strategy Category	Annual Strategy Wrap Fee
ZERO, 529, Special Needs, Cash Strategies	0.00%
Third-Party Static Strategies	0.12%
E6 Strategies	0.28%
Daily TLH-Optimized / Third-Party Dynamic Strategies	0.38%

Strategy Categories

For fee and disclosure purposes, strategies are grouped into the following strategy categories. The Primary Advisor will select the appropriate category for each account based on the client's objectives, risk tolerance, and other considerations.

Zero Management Fee Strategies

(ZERO, 529, Special Needs, and Cash Strategies).

Third-Party Static Strategies

(diversified, rules-based allocations with periodic rebalancing).

E6 Strategies

(strategies designed and managed by E6).

Daily TLH-Optimized / Third-Party Dynamic Strategies

(active allocation, higher turnover, and/or more frequent tax-related trading using individual securities).

Fee Calculation and Manner of Payment

Strategy wrap fees are assessed monthly in arrears and are deducted from the client's account(s) at the qualified custodian, as authorized in the client's agreements. The fee is calculated using the average daily balance in the account during the billing period. Unless otherwise specified in a client agreement, or at E6's discretion, cash and cash equivalents are included in the billable balance.

Clients may also pay fees to the Primary Advisor under a separate advisory agreement. Those fees are not included in the strategy wrap fee.

ITEM 4 – Services, Fees, and Compensation

Costs Included in the Wrap Fee; Other Fees and Expenses

The wrap fee program sponsor bears the cost of many transactions that take place in the client's account, including trading commissions and certain other transaction and clearing costs. Because E6 bears transaction costs, E6 can have a financial incentive to trade less frequently than would be beneficial to the client.

Clients bear the cost of management fees and other expenses imposed directly by mutual funds or exchange traded funds held by the client; spreads paid to market makers; and any account fees agreed to with the qualified custodian such as custodial, account, paper statement, or wire fees.

Individuals recommending the strategy program do not receive additional compensation as a result of a client's participation in the program.

ITEM 4 – Services, Fees, and Compensation

Investment Discretion and Termination

Investment discretion

Clients grant E6 discretionary trading authority in the account(s) so that E6 can implement the agreed-upon strategy. In their agreements with the qualified custodian, clients authorize the custodian to follow E6's instructions concerning trading and other investment activity in the account.

Termination

E6, the client, or the client's Primary Advisor can end the advisory relationship at any time without penalty by giving written notice to the other party. Clients should review their Primary Advisor's advisory agreement for further details.

ITEM 4 – Services, Fees, and Compensation

Brokerage Practices

We rely on the specific capabilities of the qualified custodians used by clients. As a result, not all strategies are available at every custodian. We and/or the Primary Advisor can provide information about current availability and any custodian-related limitations.

E6 seeks best execution and evaluates qualified custodians based on execution quality, reliability, service, capabilities, technology, and cost. E6 does not accept direct payments or traditional soft dollar benefits from brokers. However, custodians may provide E6 with access to technology or other services that may benefit E6, which creates conflicts of interest.

E6 aggregates client trades on a best-efforts basis when feasible and seeks fair allocation and execution.

ITEM 4 – Services, Fees, and Compensation

ITEM 5 – Account Requirements and Types of Clients

The Strategy Program primarily serves individuals, families, trusts/estates, businesses, charitable organizations, and retirement plans that are clients of Primary Advisors who engage E6 for turnkey asset management services.

Minimum account sizes and eligibility criteria can vary by strategy category and by Primary Advisor. Some strategies may require minimum account sizes or may not be available at all custodians.

ITEM 6 – Portfolio Manager Selection and Evaluation

E6's regulatory assets under management ("RAUM") are reported in Item 4 of our Form ADV Part 2A Firm Brochure and in our Form ADV Part 1A, and are updated from time to time.

E6 serves as portfolio manager for strategies in this program. The Primary Advisor selects the appropriate strategy category and risk score for each client account.

E6 does not accept performance-based fees.

Methods of Analysis and Investment Strategies

E6 develops and maintains model portfolios and strategy guidelines for each strategy category. Our analysis generally considers the client's risk profile, time horizon, liquidity needs, and diversification objectives. For certain categories, E6 may incorporate tax-aware techniques, such as periodic tax-loss harvesting, subject to account characteristics and available information.

Third-party strategies. For certain categories, E6 may implement strategies designed by third-party strategists. E6 performs due diligence on third-party strategies, which can include review of the strategist's philosophy, portfolio construction process, trading and rebalancing discipline, historical results (where available), fees and expenses, and operational capabilities.

ITEM 6 – Portfolio Manager Selection and Evaluation

ITEM 7 – Client Information Provided to Portfolio Managers

The Primary Advisor gathers suitability information (objectives, risk tolerance, time horizon, tax considerations, restrictions) and transmits instructions to E6. E6 relies on accurate, timely information and will manage accounts based on the information provided.

ITEM 8 – Client Contact with Portfolio Managers

Clients generally contact and interface with E6 through their Primary Advisor. E6 is available to Primary Advisors for strategy and implementation questions.

ITEM 9 – Additional Information

There are no legal or disciplinary disclosures material to a client's consideration of E6.

Broker-dealer affiliation. M. H. LeBlang, Inc. (dba "MHL Investments" or "MHL") is a broker-dealer and is affiliated with E6. MHL Investments is a member of FINRA and the Securities Investor Protection Corporation (SIPC). Certain individuals associated with E6 are also registered representatives and agents of MHL and principals of TomiPlan, MHL, and Aegis Wealth Group. Dually registered individuals can receive standard sales commissions from sponsors of certain products sold through MHL Investments.

E6 Payroll (Non-Advisory Payroll Administration and Liaison Services). E6 Portfolios, LLC also offers non-advisory payroll administration and liaison services through the trade name "E6 Payroll." These payroll administration services are outside the scope of this wrap fee program, are provided only under a separate written agreement and separate fee schedule, and are not included in the wrap fee. In connection with payroll administration services, E6 Payroll may receive compensation from third-party vendors (for example, ADP) or other third parties. This creates a conflict of interest because it provides an incentive to recommend or use vendors that provide such compensation or other benefits. Clients are not required to use E6 Payroll or any recommended vendor and may choose unaffiliated alternatives. The nature of any such compensation will be disclosed in writing at or before the time the payroll relationship begins.

Insurance affiliation. M. H. LeBlang Insurance Services (or "MHLI," an insurance agency that is a trade name of M. H. LeBlang, Inc.) is also affiliated with E6 through common ownership. Insurance products are not offered through E6, and any insurance business is conducted in the capacity of an insurance agency/producer, not as an investment adviser.

Other Registered Investment Advisor Affiliations. Aegis Wealth Group LLC (dba Everspire) is a registered investment adviser and is affiliated with E6 through common ownership. Aegis focuses on wealth management and may recommend E6 to its clients for investment management services. These relationships present conflicts of interest because the affiliated firms benefit from advisory revenue.

M. H. LeBlang, Inc. (dba "MHL TAMP", in its investment advisory capacity) is affiliated with E6 Portfolios through common ownership and control.

Financial planning affiliation. If a client does not have a financial planner, they may be referred to TomiPlan for financial planning services. E6's investment adviser representatives have an incentive to refer business to TomiPlan because they may receive compensation for such referrals. Clients have the option to obtain financial planning services through individuals and entities that are not affiliated with E6.

Code of ethics. E6 has adopted a code of ethics in accordance with SEC rules. The code of ethics is available upon request at hello@e6portfolios.com.

Financial information. E6 does not accept prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore does not include a balance sheet with this brochure.

Risk of Loss and Other Material Risks

Investing involves risk of loss, including loss of principal. No strategy or model portfolio can guarantee profit or prevent loss.

Strategy category risk. Each strategy category involves different risks, which can include market risk, equity risk, interest rate risk, credit risk, inflation risk, foreign investment risk, concentration risk, and liquidity risk. Dynamic strategies can involve higher turnover and higher tracking error relative to broad market indexes.

Tax-aware trading risk. Tax-loss harvesting and other tax-aware techniques do not guarantee a tax benefit and can increase turnover. Tax rules are complex and may change. Clients should consult their tax adviser. Clients can inadvertently trigger wash sales through trading in accounts not managed by E6 (including a spouse's account or an IRA), which may reduce or eliminate the benefit of harvested losses.

Crypto-related investment risk. Certain strategies may obtain limited exposure to crypto-related instruments (for example, publicly traded funds or companies with crypto exposure). Crypto-related investments can be highly volatile, subject to regulatory change, and may involve additional liquidity, valuation, and operational risks.

Cybersecurity risk. E6 and its service providers employ a variety of protections designed to prevent damage or interruption from cyber events. Despite these protections, systems can potentially be breached, and a client could be negatively impacted as a result.

E6 will not ask for nor accept voting authority for client securities (proxy voting).

Platform/Administration Fee

Platform/administration fee (monthly). In addition to the strategy wrap fee, eligible accounts may be charged a platform/administration fee of \$5.00 per month per account. The client-charged platform/administration fee applies only to eligible accounts with balances of \$10,000 or more at the end of each billing cycle.

This platform/administration fee applies to accounts enrolled in Third-Party Static Strategies, E6 Strategies, and Daily TLH-Optimized / Third-Party Dynamic Strategies. It generally does not apply to Cash Strategy accounts, unless the applicable agreement(s) provide otherwise.

For accounts with balances below \$10,000 at the end of a billing cycle, E6 does not charge the client this fee. In some relationships the Primary Advisor may pay E6 a platform/administration fee for smaller accounts or certain account types under a separate agreement; clients do not pay it directly.

Administrative fee waiver/credit for TLO+. For households enrolled in TLO+, E6 waives (or credits) the platform/administration fee for eligible accounts in the linked household for the period during which the household is enrolled in TLO+, unless the applicable agreement(s) provide otherwise.

TLO+ fees. Clients who elect TLO+ pay an additional fee described in the TLO+ Optional Add-On Disclosure Supplement.