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TLO+ Supplement

Tax Loss Harvesting and Asset Location Optimization Plus (TLO+) Optional Service

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This Disclosure Supplement describes TLO+ (Tax Loss Optimization Plus), an optional add-on service offered by E6 Portfolios LLC ("E6").

TLO+ is not a standalone advisory program and is not a separate wrap fee program. Clients may only enroll in TLO+ together with E6's Strategies wrap fee program. All execution, transaction, clearing, and custody mechanics are described in the Strategies wrap fee program brochure and/or the Wrap Program brochure (each a Form ADV Part 2A Appendix 1 wrap fee program brochure).

You should read this Supplement together with (i) E6's Form ADV Part 2A Firm Brochure (the "Firm Brochure"), (ii) E6's Strategies wrap fee program brochure (the "Strategies Brochure"), (iii) E6's Wrap Program wrap fee program brochure (the "Wrap Program Brochure"), and (iv) the client's advisory agreement(s) with the Primary Advisor and any E6 program addenda.

The information in this Supplement has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training.

TLO+ SNAPSHOT

- ❏ TLO+ is a tax-aware overlay that is intended to help coordinate (i) tax loss harvesting in taxable accounts and (ii) asset location across eligible, linked household accounts that are managed by E6.

TLO+ does not provide custody or brokerage services. Trades are executed through the client's qualified custodian(s) under the authority described in the Strategies Brochure, the Wrap Program Brochure, and the client's custodial and advisory agreements.

E6 does not provide tax or legal advice. TLO+ is not a guarantee of tax savings or investment performance. Tax rules are complex and can change. Clients should consult their independent tax advisor regarding their individual circumstances.

TLO+ may increase turnover in taxable accounts. In some circumstances it can increase short-term realized gains, create tracking error relative to a benchmark, or trigger wash sales that reduce or eliminate the intended tax benefit, especially if the client or the client's advisor trades the same or substantially identical securities in accounts that are not linked or not managed by E6.



ROLES AND RESPONSIBILITIES

Party	Primary responsibilities (summary)
Client	Provides accurate tax and account information; signs agreements; authorizes discretionary trading and fee deduction where applicable; coordinates trading outside E6-managed accounts to help avoid wash sales; reviews statements and reports.
Primary Advisor	Maintains the primary advisory relationship; determines whether TLO+ is appropriate; gathers suitability and tax-related information; provides restrictions; coordinates household account linkage; communicates with the client; may charge a separate advisory fee.
E6 Portfolios	Implements the TLO+ overlay (tax loss harvesting and asset location) within the strategy guidelines and communicated restrictions; coordinates household-level tax-aware activity to the extent accounts are linked and information is available; provides platform reporting.
Qualified Custodian	Maintains custody; executes and settles trades; provides custodial statements; may assess custodial and service fees; provides holdings and tax lot data used by the platform.



WHAT TLO+ INCLUDES

Tax loss harvesting involves selling positions at a loss to help offset capital gains and, when appropriate, reinvesting proceeds to maintain market exposure. Asset location generally involves positioning certain assets in taxable versus tax-advantaged accounts based on tax efficiency considerations.

Depending on account type, custodian capabilities, strategy category, and client restrictions, the Tax Loss and Asset Location Optimization Plus (TLO+) service may include: (1) loss harvesting in taxable accounts using available tax lot data; (2) household-level coordination to reduce unintended wash sales across accounts within the household; (3) tax-aware rebalancing that considers realized gains and losses; (4) asset location implementation when feasible; and (5) cash management including cash flow planning, yield optimization, and liquidity maintenance.

Tax loss harvesting generally involves selling positions at a loss to help offset capital gains and, when appropriate, reinvesting proceeds to maintain market exposure. Asset location generally involves positioning certain assets in taxable versus tax-advantaged accounts based on tax efficiency considerations.



IMPORTANT LIMITATIONS

No tax or legal advice. Any references to tax considerations are informational only. Clients should consult their independent tax and legal advisors.

No guarantee. TLO+ does not guarantee tax savings, a reduction in taxes, or any investment result.

Data and linkage limitations. TLO+ relies on information provided by the client, the Primary Advisor, and the qualified custodian(s), including tax lot and holdings data. If data is incomplete, delayed, or inaccurate, or if not all relevant accounts are linked and managed by E6, the effectiveness of TLO+ may be reduced.

Wash sale limitations. Wash sale rules can apply across accounts (including a spouse's account or an IRA) and can apply even if those accounts are not managed by E6. Trading outside E6-managed accounts can reduce or eliminate the benefits of tax loss harvesting.

ELIGIBILITY AND MINIMUMS

TLO+ is generally available only to households with at least \$250,000 in billable household regulatory assets under management ("RAUM") in accounts that are managed by E6 and linked on the platform. Additional eligibility or custodial limitations may apply. E6 and/or the Primary Advisor can confirm current availability and account linkage requirements.



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TLO+ FEES

TLO+ is billed as an annualized percentage of a household's billable assets and is assessed monthly in arrears. The applicable fee schedule is:

Billable Household RAUM	Annual TLO+ Fee
First \$5,000,000	0.20%
Amounts over \$5,000,000	0.00%

Cash treatment. Cash and cash equivalents are excluded from billable household RAUM for TLO+ billing purposes when total billable household RAUM exceeds \$250,000, as described in the applicable agreement(s).

Fee calculation and manner of payment. TLO+ fees are calculated using the average daily household billable balance during the billing period and deducted from one or more designated household accounts at the qualified custodian, as authorized in the applicable agreement(s).

HOW TLO+ INTERACTS WITH THE PLATFORM/ADMINISTRATION FEE

Platform/administration fee for eligible accounts. As described in the Strategies Brochure (and summarized in the Wrap Program Brochure), E6 assesses a per-account platform/administration fee (currently \$5.00 per month per account) for eligible accounts with balances of \$10,000 or more at the end of each billing cycle. The administration fee applies to accounts enrolled in Third-Party Static Strategies, E6 Strategies, and Daily TLH-Optimized / Third-Party Dynamic Strategies. The client does not pay the \$5.00 administrative fee on Cash Strategy or ZERO 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 platform/administration 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 with E6.

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+, so that the household is not charged both the TLO+ fee and the platform/administration fee for the same accounts, unless the applicable agreement(s) provide otherwise.

OTHER FEES AND EXPENSES

TLO+ fees are in addition to: (i) any strategy-based wrap fees described in the Strategies Brochure, (ii) any platform/administration fee (unless waived or credited as described above), (iii) any fees charged by the client's Primary Advisor, and (iv) product-level fees and expenses (such as mutual fund or ETF internal expenses).

Clients may also pay custodial fees or other service fees charged by the qualified custodian (such as account, wire, paper statement, or other administrative fees).

CONFLICTS OF INTEREST

Because E6 pays certain transaction and clearing costs in wrap fee program accounts, E6 can have a financial incentive to limit trading activity (including tax-related trading) compared to programs where the client pays transaction-based charges. This conflict is described in more detail in the Strategies Brochure and the Wrap Program Brochure.

E6 receives an additional fee when a household elects TLO+. This creates an incentive for E6 to offer or recommend TLO+ when it is available. The client's Primary Advisor also may have its own economic incentives when recommending services, including the potential to reduce its own administrative costs if certain platform fees are waived or covered when TLO+ is added.

RISKS AND TRADE-OFFS

Increased turnover and potential gains. Tax loss harvesting and tax-aware rebalancing can increase turnover. In some circumstances, harvesting activity can increase short-term realized gains or increase taxable distributions.

Tracking error. Tax-aware decisions can cause the portfolio to deviate from a benchmark or from a non-tax-managed allocation.

Asset location risk. Asset location seeks to improve tax efficiency by placing certain assets in taxable versus tax-advantaged accounts. It may not improve after-tax results and may not be feasible due to account types, available holdings, strategy constraints, or client restrictions.

Technology and 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.

TERMINATION

Client or the client's primary advisor may terminate TLO+ at any time without penalty by providing written notice to E6. Unless otherwise specified in the agreement(s), TLO+ fees are assessed through the effective termination date.

QUESTIONS

Questions about this Supplement may be directed to E6 at hello@e6portfolios.com or (801) 545-8706.