



| E6 Portfolios

Wrap Brochure

(Form ADV Part 2A, Appendix 1)

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This brochure provides information about E6 Portfolios, LLC's qualifications and business practices. 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 Form ADV Part 2A Appendix 1 (Wrap Fee Program Brochure) 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. A full copy of E6 Portfolios, LLC's most recent brochure may be requested at any time by contacting us at 801-545-8706 or hello@e6portfolios.com or by searching the SEC's website at www.adviserinfo.sec.gov by firm name or CRD number (#326617).

Material changes include:

Program restructuring. We removed references to the Separately Managed Account (SMA), Separately Managed Portfolio (SMP), and Unified Managed Portfolio (UMP) programs. Our wrap fee disclosures now describe a simplified Wrap Program together with strategy offerings and an optional add-on service, TLO+ (Tax Loss Optimization Plus).

Fees and billing. We clarified that fees applicable to a client's account(s) are described in the accompanying Investment Strategy Brochure(s), any applicable optional add-on supplement(s), and the client's agreements, and we removed duplicative administrative fee detail from this Wrap Program brochure.

Alignment and clarity. We updated language throughout the brochure to better align with the disclosure framework used by our affiliated MHL TAMP documents, including clearer allocation of responsibilities among the client, the client's primary advisor, the qualified custodian, and E6.

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ITEM 4 – SERVICES, FEES, AND COMPENSATION

This Wrap Fee Program Brochure is provided as a supplement to our Disclosure Brochure (Form ADV Part 2A). It is provided along with the complete Disclosure Brochure to provide full details of our business practices and fees.

Wrap fee programs offer clients investment management as well as transaction and clearing services for one inclusive fee. Our wrap fee programs require clients to grant E6 discretionary trading authority over the accounts under management.

IMPORTANT – THIS BROCHURE MUST BE READ WITH AN INVESTMENT STRATEGY BROCHURE

This Wrap Program brochure describes the operational, trading administration, billing support, and reporting components of E6’s turnkey asset management platform. It does not describe the specific investment strategy(ies) selected for your account(s).

You will also receive one or more “Investment Strategy Brochure(s)” that describe:

the strategy(ies) selected for your account(s),

who is providing discretionary strategy management (E6 and/or a third-party strategy provider), and

the strategy-related fees you will pay.

Your Investment Strategy Brochure is E6’s Strategies Strategy Brochure or a brochure provided by a third-party investment adviser engaged for your account (for example, where a third-party adviser is engaged as a sub-advisor). If you did not receive an Investment Strategy Brochure, contact your Primary Advisor or E6.

Wrap Program overview

The Wrap Program provides the operational and administrative components of our turnkey asset management platform, including trading administration, billing support, and client reporting. A client who participates in the Wrap Program will typically also participate in one or more strategy offerings described in our separate Strategy Brochure. Eligible clients may also elect our optional TLO+ add-on described in the separate TLO+ Optional Add-On Disclosure Supplement.

Services available through primary advisors

E6 provides services through registered investment adviser firms (the client's "Primary Advisor"). The Primary Advisor maintains the primary advisory relationship with the client, including gathering suitability information, establishing investment objectives and restrictions, and communicating with the client. E6 provides discretionary implementation and portfolio management services as directed by the Primary Advisor.

Allocation of responsibilities

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

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	Maintains primary advisory relationship; determines suitability and risk profile; selects strategies; provides restrictions; communicates with client; coordinates account changes; charges separate advisory fee.
E6 Portfolios	Implements selected strategies with discretionary trading authority; rebalances and trades consistent with strategy guidelines and communicated restrictions; provides billing support and platform reporting.
Qualified Custodian	Maintains custody of assets; executes and settles trades; provides custodial statements and confirmations; may assess custodial and service fees.

E6 does not provide legal or tax advice. Tax-aware tools (including tax loss harvesting and asset location) are implemented based on information available to E6, but no tax outcome is guaranteed.

Wrap Program services

The Wrap Program includes, as applicable to the client's account(s) and custodian capabilities:

Account implementation support and ongoing trading administration (deposits, withdrawals, cash needs) consistent with the selected strategy.

Rebalancing and model implementation support for accounts managed in accordance with strategies selected by the Primary Advisor.

Operational oversight of trading and account activity for consistency with the selected strategy, known restrictions, and operational requirements.

Billing support and fee calculation, including delivering invoices and fee reports and coordinating fee deduction through the qualified custodian, as authorized by the client.

Client reporting through an online portal and/or mobile application, including performance and holdings information.

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

ITEM 4 – SERVICES, FEES, AND COMPENSATION

Wrap Program fees

Wrap Program platform/administration fee (per account): \$5.00 per month per eligible account, as determined under the “Eligibility determination” section below.

Account Value	Monthly Administrative Fee
Less than \$10,000	\$0.00
\$10,000 or more	\$5.00 per account per month

This platform/administration fee applies to accounts enrolled in Third-Party Static Strategies, E6 Strategies, and Daily TLH-Optimized / Third-Party Dynamic Strategies. It does not apply to Cash Strategy accounts, unless the applicable agreement(s) provide otherwise. For purposes of the platform/administration fee, E6 determines whether an account is an “eligible account” based on the account’s value as of the last business day of each month, using values reported by the qualified custodian. If the account value is \$10,000 or more on the last day of the month, the account is treated as eligible and the \$5.00 platform/administration fee is assessed monthly in arrears. If the account value is less than \$10,000 as of the last day of the month, the account is treated as not eligible and the platform/administration fee is not assessed for that month and going forward until the account value is \$10,000 or more.

New accounts / newly funded accounts. E6 will determine eligibility based on the account value as of the end of the first billing cycle after the account is funded.

Administrative fee waiver/credit for TLO+. For households enrolled in TLO+, E6 generally 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. TLO+ optional add-on fee and eligibility. 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.

Strategy-based wrap fees. The Wrap Program platform/administration fee is separate from and in addition to any asset-based wrap fee charged for strategy management (described in the Strategy Brochure). Clients who elect TLO+ pay an additional asset-based fee described in the TLO+ Optional Add-On Disclosure Supplement.

Fee calculation and manner of payment

Platform/administration 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. Each time a fee is assessed, we make a statement available to the client showing the amount of the fee and how it was calculated. Clients are encouraged to compare E6 statements with custodial account statements, and promptly notify their Primary Advisor or Firm of discrepancies.

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 in wrap fee program accounts 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 maintenance fees agreed to with the qualified custodian such as custodial, account, paper statement, or wire fees. Custodians and/or service providers charge additional fees for paper confirmations, checkwriting, wires, or other services.

E6's Fees are generally not negotiable. However, the firm may, in limited cases, approve and honor certain pre-existing fee schedules for legacy or transitioning clients. Individual advisors do not have authority to negotiate fees. Similarly situated clients may pay different fees, and lower fees for comparable services may be available. Fees may be waived for employees and certain affiliates, subject to applicable law and internal policies. Fees are waived for employees of the firm and its affiliates.

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

Margin costs

Some custodians make margin borrowing available to clients. E6 does not recommend margin borrowing and does not incorporate margin exposure into its strategies; however, E6 facilitates margin borrowing at the client's request. Margin borrowing incurs interest and other costs to the client that vary by custodian and as interest rates change. E6 does not bill on margin balances and does not receive revenue from custodians related to margin borrowing.

Investment discretion

Clients grant E6 discretionary trading authority in the account(s) so that E6 can implement the agreed-upon strategy. Discretion includes the authority to buy, sell, or hold securities, cash, or other publicly traded investments on behalf of the client without first consulting the client. 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.

When an account is enrolled with E6, E6 will generally implement the selected strategy, which may require selling some or all existing holdings and reinvesting the proceeds in the strategy, unless otherwise agreed. Sales in taxable accounts can create realized gains or losses. Clients should notify their Primary Advisor of any tax sensitivities or position restrictions before implementation so the Primary Advisor and E6 can coordinate a reasonable transition approach.

ITEM 4 – SERVICES, FEES, AND COMPENSATION

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. Clients enter into relationships with the qualified custodian directly and should review their agreement with the custodian for conditions related to terminating the agreement (such as transfer-out fees).

ITEM 4 – SERVICES, FEES, AND COMPENSATION

Brokerage practices

E6 recommends and works with qualified custodians based on quality of execution, reliability, service, capabilities, technology, and reasonableness of cost. E6 does not accept direct payments or traditional soft dollar benefits from brokers. However, because E6 can pay differing transaction costs and platform costs to different custodians, E6 has an incentive to recommend a custodian that incurs lower cost to E6.

Qualified custodians provide E6 and its clients access to institutional brokerage services, including execution of securities transactions and custody of client assets. Custodians provide software and other technology, back-office support, and practice management resources. Some services benefit E6 but do not directly benefit the client. E6 addresses these potential conflicts by evaluating custodians based on their ability to support client service and by providing clients (through their Primary Advisors) with disclosure of the arrangement.

Clients can request an alternative custodian; however, it is possible that an alternative custodian does not approve E6 or does not support a specific strategy or service. E6 considers relationship size and operational feasibility before agreeing to support an additional custodian.

E6 aggregates client trades on a best-efforts basis when feasible and seeks fair allocation and execution. Certain circumstances can preclude aggregation, such as client-directed deposits or withdrawals, strategy changes, or custodian-level automated trading outside of E6's control.

Some custodians offer securities lending or yield enhancement programs. If available and if elected by the client, E6 facilitates enrollment in such programs and any revenue is passed through to the client. Clients should notify their Primary Advisor if they wish to opt out.

ITEM 5 – ACCOUNT REQUIREMENTS AND TYPES OF CLIENTS

Who we serve

The Wrap 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 Investment

E6 does not impose a firm-wide minimum investment requirement for participation in the Wrap Program; however, Primary Advisors set their own minimums for their clients.

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 is the sponsor of the Wrap Program and provides platform administration, implementation support, and ongoing operational oversight as described in this brochure. Strategy selection is made by the Primary Advisor (often in consultation with the client).

Depending on the strategy selected, discretionary strategy management is provided by E6 and/or by one or more third-party investment advisers engaged for the account (each, a "Strategy Provider"). Where a Strategy Provider is engaged, E6 performs due diligence and ongoing oversight consistent with the scope of E6's role and the applicable agreements, and clients will receive the Strategy Provider's disclosure documents.

E6 does not accept performance-based fees.

General risks

Investing in securities involves risk of loss. Wrap fee programs also create certain conflicts of interest because transaction costs are included in the wrap fee. E6 has an incentive to limit trading activity (including tax-related transactions) if increased trading would increase costs to E6.

Some services offered through qualified custodians involve automated investing, rebalancing, and tax-related functions. Reliance on third-party applications means that investors are exposed to the risk that such functions will be implemented incorrectly or sub-optimally.

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, networks, or devices can potentially be breached. A client could be negatively impacted as a result of a cybersecurity breach, including disruptions to trading, the inability to transact business, or the inadvertent release of confidential information.

Disruptive event risk

Disruptive social and geopolitical events (pandemics, war, etc.) could result in market volatility and operational disruptions. E6 maintains a business continuity plan and monitors third-party vendors; however, there is no guarantee that disruptive events will not impact markets or operations.

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

ITEM 7 – CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGERS

The Primary Advisor remains the client's primary advisor. 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 do not typically contact portfolio managers directly. Clients generally contact and interface with E6 through their Primary Advisor. E6 is available to Primary Advisors for implementation questions and operational coordination.

ITEM 9 – ADDITIONAL INFORMATION

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

Relationship with Aegis Wealth Group / dba Everspire

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 recommends E6 to its clients for investment management services. This relationship presents a conflict of interest because the affiliated firms benefit from advisory revenue.

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.

Relationship with TomiPlan LLC

TomiPlan LLC is a subscription-based financial planning company that does not provide securities services. TomiPlan is controlled by Roy Jones and Joshua Jones. This relationship presents a conflict of interest because the affiliated firms benefit when clients use both of their services.

Relationship with MHL Investments

M. H. LeBlang, Inc. (dba "MHL Investments" or "MHL") is a broker-dealer controlled by Roy Jones and Joshua Jones 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.

Relationship with MHL TAMP

In some relationships, E6 and/or the client's Primary Advisor may recommend, select, or make available strategies or subadvisory services provided by MHL TAMP. Because MHL TAMP is an affiliate, E6 has an incentive to recommend affiliated services over unaffiliated providers. E6 addresses this conflict through disclosure, due diligence, and ongoing oversight, and by requiring that any recommendation be made in the client's best interest. When MHL TAMP is engaged, clients will receive MHL TAMP's disclosure documents and any applicable agreements.

Relationship with M. H. LeBlang Insurance Services

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.

E6 mitigates certain conflicts by limiting offerings on the E6 platform to publicly traded securities for individuals licensed as registered representatives, and by prohibiting registered representatives from offering insurance, private placements, interval funds, non-traded securities, and other illiquid investments through E6 as a condition to access the E6 platform.

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.

Personal trading

E6 and its associated persons invest in the same or similar securities held by clients. To mitigate conflicts of interest, supervised persons are required to report personal securities transactions and holdings, and employee trading is reviewed.

Review of accounts and reports

Client accounts are reviewed on an ongoing basis for consistency with the selected strategy and communicated restrictions. E6 provides client reporting through its platform, and qualified custodians provide brokerage statements at least quarterly. Clients are encouraged to compare E6 reports with custodial statements.

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. E6 has not been the subject of a bankruptcy petition.