

INTRODUCTION

Our firm, Reshape, LLC (“Reshape” or the “Firm”) is an investment advisor registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisors, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Portfolio Management: We provide discretionary portfolio management services to clients, based on the specific needs and objectives of each client to understand their current financial situation, existing resources, financial goals, and risk tolerance to create an investment approach designed to be in the best interests of the client.

Direct Participation Programs: From time to time, as appropriate based on the client’s investment profile, we also recommend that qualified clients invest in Direct Participation Programs, (“DPP”) which can be comprised of private placements, and other alternative investments.

Third Party Asset Management: Reshape’s discretionary authority also authorizes us to contract with other Third-Party Managers (“Managers”) to provide research, advice, guidance and/or investment management services.

Financial Planning: We provide our clients with an in-depth analysis of their current financial situation and detailed recommendations relating to their financial goals. Financial planning services do not involve the active management of client accounts, but instead focus on a client’s overall financial situation. Financial planning can be described as helping an individual to determine and set their long-term financial goals through investments, tax planning, asset allocation, risk management, retirement planning, and other means.

Financial Consulting: We provide our clients with financial consulting services to create a plan to guide our clients toward achieving specific financial goals or analysis of specific client issues. This involves advising on assets managed elsewhere such as a private investment portfolio or 401(k) account held at an employer-sponsored fund. These services are usually provided on a non-discretionary basis but may be discretionary depending on the client’s IAA.

Retirement Plan Consulting Reshape offers consulting services to pension or other employee benefit plans (including 401(k) plans). Retirement plan consulting includes, but is not limited to identifying investment objectives and restrictions, providing guidance on various assets classes and investment options, recommending money managers to manage plan assets in ways designed to achieve objectives, monitoring performance of money managers and investment options and making recommendations for changes, recommending other service providers, such as custodians, administrators and broker-dealers, creating a written consulting plan.

Additional information about our advisory services is in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/330582>.

Conversation Starters:

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 those qualifications mean?

WHAT FEES WILL I PAY?

Portfolio Management Fees are calculated as a percentage of the Client’s Assets under Management (AUM), including all cash and *other* assets (including accrued interest, accrued dividends, and margin) in the Account(s) (the “Account Value”) or based on the household value of all Account(s) for Client’s who have linear fee schedules. Advisory fees and the timing of assessment are negotiated between Reshape and the client. Fees can be charged as a flat fee percentage, a linear fee percentage, and/or a fixed fee, but cannot exceed 2.5% annually.

Direct Participation Program Fees are charged as an ongoing investment advisory fee as a flat fee percentage or a linear fee percentage structure based on the total assets held in each DPP which Reshape fee (exclusive of any DDP fee) will not exceed 2.5% annually, or on a fixed fee or hourly fee basis, not to exceed \$1000 per hour.

Third Party Manager Fees you pay Reshape are separate from the fee you pay the Third-Party Manager. The aggregate of these fees will not exceed 2.5% of assets under management per year.

Financial Planning Fees are charged on a fixed fee or hourly basis. Fixed fees are negotiated, agreed to in advance and will vary based on the nature and extent of the services provided by Reshape. Alternatively, clients may negotiate an hourly rate, not to exceed \$1000 per hour.

Financial Consulting Fees may be based on assets under management (for accounts held elsewhere), and are charged on a fixed fee or an hourly basis. The negotiable hourly rate will not exceed \$1000 per hour..

Retirement Plan Consulting Fees. are charged on an AUM, fixed or hourly basis as negotiated between Reshape and the client. The negotiable hourly rate will not exceed \$1000 per hour.

Other Fees: The fees charged by Reshape are exclusive of brokerage commissions, transaction fees, custodial fees, exchange fees, SEC fees, transfer taxes, wire transfer, electronic fund fees, technology fees and other related costs and expenses which are incurred by the client from custodians, brokers, third-party advisors and other third parties.

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. *Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/330582>.*

Conversation Starters:

Help me understand how these fees and costs may 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 ADVISOR? 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 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:

- Some of our financial professionals are licensed insurance agents who sell insurance products for a commission. You should be aware that this presents a conflict of interest because individuals providing investment advice on behalf of Reshape who are also insurance agents have an incentive to recommend products to you for the purpose of generating commissions, rather than solely based on your needs. Reshape addresses this conflict by disclosing the material facts concerning the above arrangements to our clients, including in this Form CRS, and noting Reshape clients are under no obligation to purchase any insurance products through any individual affiliated with an insurance entity.
- We may utilize third party sub-advisors or private investment funds (including through directed participation programs) to manage a part or all of your portfolio. You may pay additional fees for the use of the third-party sub-advisor or fund manager.

Conversation Starters:

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

Additional information about our conflicts of interest is located in Item 10 and 12 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/330582>.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research Reshape and our financial professionals.

Conversation Starters:

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

ADDITIONAL INFORMATION

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #330582. You may also contact our firm at (646) 626-7902 to request a copy of this relationship summary and other up-to-date information.

Conversation Starters:

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?