Hespera Customer Relationship Summary

Hespera Capital Assets / Hespera ETFs · Last reviewed September 03, 2026 · Effective March 27, 2026

What is this summary?

This Customer Relationship Summary helps you understand the types of relationships available at Hespera ETFs: self-directed investing access to ETF plans, and guided/managed services that may include recommendations or ongoing oversight.

Relationships and services

Self-service brokerage-style access

You choose ETF plans and manage allocations yourself. Hespera provides the platform, education, and execution rails. We do not automatically rebalance self-service portfolios unless a feature you enable says otherwise.

Guided / managed advisory-style services

Hespera Guided and Managed Portfolios may recommend or implement mixes based on your goals and risk comfort. These services are described in the Investment Advisory Disclosure and may involve advisory fees in addition to plan economics.

Fees and costs — plain language

- Account opening on standard pathways: no Hespera opening fee in most cases.
- ETF plans: each plan states its minimum and parameters on the pricing page.
- Guided/Managed: advisory fees (if any) are disclosed before enrollment.
- Third-party rails: banks, blockchains, and card partners may charge their own fees.

Conflicts of interest

Hespera has an interest in clients funding plans and enrolling in guided services. We mitigate conflicts through clear disclosures, policy controls, and by not selling your personal data. Always read plan pages and PDF disclosures before you invest.

Conversations to have

- Given my goals, should I start self-service or Guided?
- What minimums apply to the ETF plans I am considering?
- How do withdrawals, KYC holds, and crypto-linked risks work for me?

Additional information

Ask Client Care for the latest Form-style disclosures, privacy notice, and product supplements. Workplace plan participants may also receive plan-specific documents from their employer administrator.

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