Horizons Sustainable Financial Services, Inc. ("Horizons") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research Horizons, other firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), where you may also find important educational materials about broker-dealers, investment advisers and investing.

**What investment services and advice can you provide me?**

We offer investment advisory services to retail investors like you. We will begin by conducting an interview to determine the scope of services. Should you wish to engage Horizons for its services, we must first enter into a written agreement. Thereafter, discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. Depending on your risk profile, goals and needs, your portfolio will involve the employment of one of our investment strategies as well as a broad range or more narrowly focused choice of investment vehicles. We can or will recommend you engage a third-party investment manager to implement a portion or your entire portfolio. Prior to recommending a third-party investment manager. On a continuing basis but no less than annually thereafter, a review will be performed from both a compliance and performance perspective to determine whether the selected third-party investment manager remains an appropriate fit for your portfolio. Horizons maintains discretionary authority to re-assign the sub-adviser that will provide services to client accounts. On an on-going basis, Horizons will regularly monitor and rebalance your account. We manage accounts on a discretionary or non-discretionary basis. Discretionary means our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold and whether your transaction should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked. Non-discretionary basis means you make the ultimate decision regarding the purchase or sale of investments. Horizons does not have an account opening minimum. We reserve the right to waive or reduce certain fees based on unique individual circumstances. We also reserve the right to decline services to any prospective client for any non-discriminatory reason. For the benefit of discounting your asset-based fee, we can or will aggregate investment supervisory services accounts for the same individual or two or more accounts within the same family, or accounts where a family member has power of attorney over another family member’s or incompetent person’s account. Accounts identified for aggregation will be annotated on the Advisory agreement the clients signs to enter into advisory services.

**What fees will I pay?**

Horizons charges a quarterly advisory fee, billed in advance, based upon a percentage of your assets under management. Advisory fees are assessed on a tiered schedule ranging from 1.6% for the first $200,000 of assets under management to .45% for assets above $2,000,000. Fees for partial quarters are prorated based on the remaining days in the period in which the firm and/or third-party managers service the account. Fee payments will be assessed within 15 days of the beginning of each billing cycle. Client assets also can or will be subject to transaction fees, brokerage fees and commissions, retirement plan administration fees (if applicable), trustee fees, deferred sales charges on mutual funds initially deposited in the account, 12b-1 fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Horizons does not receive any portion of these other fees and expenses. You should review fees charged by any mutual funds their assets are invested in, and

**Ask your financial professional the following questions:**

- 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 these qualifications mean?

**Ask one of our financial professionals the following questions:**

- Help me understand how these fees and costs might 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?
together with the fees charged by us, to understand the total fees to be paid evaluate the advisory services being provided. 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.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, contact us by phone at (505) 982-9661 or go to adviserinfo.sec.gov.

**What are your legal obligations to me when acting as my investment adviser? 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 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. A conflict of interest exists when providing Financial Planning, as we have incentive to recommend our own services, since we receive additional compensation for such services. Additionally, our custodian offers other services to us to help us manage our business enterprise. For example, these services include educational conferences and events, technology, compliance, legal, and business consulting. We do not pay for our custodian’s services so long as we keep at least $10 million of client assets in accounts with the custodian. The $10 million minimum gives us incentive to recommend you maintain your account with the custodian based on our interest in receiving the custodian’s services. You should understand these conflicts as they can affect the investment advice we provide. No investment adviser representatives of Horizons are currently engaged in any outside business activities or have any outside affiliations.*

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, contact us by phone at (505) 982-9661 or go to www.adviserinfo.sec.gov.

**How do your financial professionals make money?**

The principal owners of Horizons are Kimberly Griego-Kiel and Johann Klaassen. For their services, they receive a salary and proportional profits from the earnings of Horizons. Information about compensation for Horizons professionals and related conflicts of interest are found in our Form(s) ADV Part 2B. Form ADV Part 2B for our Representatives is available through us at: 535 Cerrillos Road Ste A2 Santa Fe, NM 87501 or by phone at (505) 982-9661.

**Do you or your financial professionals have legal or disciplinary history?**

No for the firm. Yes for financial professional. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

**Additional Information**

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching “Horizons Sustainable Financial Services Inc.” or by contacting us at 535 Cerrillos Road A2 Santa Fe, NM. 87501 or by phone at (505) 982-9661.