

Form CRS - Customer Relationship Summary
January 7, 2026

INTRODUCTION

Humankind Investments LLC ("Humankind"), 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 these differences. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- As an SEC registered investment adviser, Humankind offers its investment advisory services to retail investors through its separately managed account services and its wrap fee program as disclosed in the last bullet item below in this section of the form.
- If you open an account with us, our services begin with a review of how much risk you are willing to accept and then we recommend certain securities we believe will help meet your objective.
- Our strategy focuses on finding and investing in companies we believe are socially responsible and making a decision to invest in them by reviewing their economic information.
- Our accounts are managed on a discretionary basis, which means we don't need to call you when buying or selling securities in your account. You will sign an investment management agreement giving us this authority which will remain in place until you or we terminate the relationship.
- We also offer a software-based investment advisory and portfolio management service over the internet to current and prospective clients, including individuals, trusts, and other legal entities through our Humankind Portfolios Wrap Fee Program ("Wrap Fee Program"). This service consists of portfolios comprised of exchange-traded funds.

Additional information about our advisory services is located in Item 4 of our Firm Brochure and Firm Wrap Fee Program Brochure which are available online at www.adviserinfo.sec.gov by searching CRD #304081.

QUESTIONS TO Ask Us

- 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?

- Generally, for separately managed accounts, we charge a 1% annual fee calculated based on an average of the daily balance in your account during the billing period. Fees are calculated at the end of each quarter, and with your permission, we withdraw the fee directly from your account. Otherwise, fees are invoiced separately.
- For clients with a separately managed account, you may be charged certain expenses, commissions, and management fees from custodians, brokers, or other third parties that are separate from, and in addition to, our fee. These fees are paid directly to the third-party. Humankind will not receive any portion of those fees.
- Our minimum amount to open a separately managed account is \$100,000 but we can make exceptions to this minimum if we believe the minimum will be met in the future or if the accounts are part of a group, such as a family group.
- For clients with a separately managed account invested in exchange-traded funds, you may be charged certain expenses, commissions, and management fees from custodians, brokers, or other third parties that are separate from, and in addition to, our fee which will reduce the value of your investments over time. These fees are paid directly to the third-party and we will not receive any portion of those fees.
- Generally, for our Wrap Fee Program clients, we charge a 0.25% annual wrap fee calculated based on your total account balance. Your total account balance is the combined account balance of your household accounts with us. A "wrap account" means your expenses, including our management fees and certain third-party broker and custody fees, are "wrapped" into this one fee, and therefore are higher than a typical asset-based advisory fee. For those whose total account balance is less than \$20,000 on any day of the month, we charge a \$4 per month wrap fee (\$48 annually) in lieu of the 0.25% wrap fee, unless a recurring deposit of \$200 per month or more is established.

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- You will pay fees and costs whether you make or lose money on your account. 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 and in Item 4 of our Firm Wrap Fee Program Brochure which are available online at www.adviserinfo.sec.gov by searching CRD #304081.

QUESTIONS TO ASK US:

- Help me understand how these fees and costs will 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 ADVISER?**HOW 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 affect the recommendations we provide to you.
- The firm's revenue comes from the advisory fees we collect from your accounts each quarter and the annual wrap fee.

Additional information about our conflicts of interest can be found in Items 10 and 11 of our Firm Brochure and Item 9 of our Firm Wrap Fee Program Brochure which are available online at www.adviserinfo.sec.gov by searching CRD #304081.

QUESTIONS TO ASK US:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are employees of the firm and are paid a fixed salary. In addition, they may earn a bonus based on individual performance, they may also participate in an equity incentive program, and receive other employment related benefits.

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

No. Our firm and/or financial professionals do not have any legal and disciplinary history. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

QUESTIONS TO ASK US:

- 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 #304081. You may also contact our firm at (646) 838-4352 and talk to any one of our investment professionals or support staff.

QUESTIONS TO ASK US

- 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?