

FORM ADV Part 3 (Client Relationship Summary)

Polero ICE Advisers L.L.C.

February 18, 2026

Introduction

Polero ICE Advisers L.L.C. is a fee-only Investment Adviser registered with the Securities and Exchange Commission. It's important for you to understand the difference between the services provided and the fees charged by investment advisory services and brokerage firms.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to individual investors, including tailor-made investment portfolios and assistance in planning for retirement, taxes, estate, insurance and/or charitable giving. However, Polero Advisers does not provide legal, tax or insurance advice, and so it's recommended that you speak with professionals in those areas to address your specific questions.

Monitoring: We monitor accounts we manage on an ongoing basis, and review them in greater detail at least quarterly.

Investment Authority: We typically manage accounts on a discretionary basis within the guidelines agreed to with you.

Limited Investment Offerings: We do not offer proprietary products.

Account Minimums: There is no minimum portfolio size for our investment management services.

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 these qualifications mean?*

What fees will I pay?

For investment management, we charge flat, annual retainers which are typically paid quarterly in arrears. For financial planning, we charge either hourly or fixed fees. In addition, your brokerage custodian firm may charge a small transaction fee when we buy or sell investments for you, or may charge account maintenance and/or servicing fees. Also, there are some funds that charge additional fees as well. These fees are separate from those charged by Polero Advisers.

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.

Question to Ask Us:

- * *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?*

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 some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Question to Ask Us:

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

How do your financial professionals make money?

Compensation comes solely from client advisory fees. There are no propriety products sold, no third-party payments received, no revenue-sharing agreements and no principal trading.

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

No, the adviser does not have a legal and/or disciplinary history. You can visit www.Investor.gov/CRS for a free and simple search tool.

Question to Ask Us:

- * *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Additional Information

For additional information or to receive a copy of this Form ADV Part 3 (the *relationship summary*) and our Form ADV Part 2, please contact us by phone at 917-837-0440, by email at kimpg@polero.org, or by regular mail at Polero Advisers, 2250 Broadway, Suite 14A, New York, NY 10024.

In addition, information can be found on the SEC's website www.adviserinfo.sec.gov by searching for CRD #148790.

Questions to Ask Us:

- * *Who is my primary contact person, and who can I talk to if I have concerns about this 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?*