



# Client Relationship Summary

June 30, 2020

## Introduction

Dedicated Capital Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. 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 provide comprehensive financial planning and investment advisory services. Our comprehensive financial planning services including estate and wealth transfer planning, family coaching, philanthropic and legacy planning, business succession and strategy planning, risk and investment management and insurance planning. For investment advisory services we will work with you to develop your investment profile which includes risk tolerance, time horizon and other factors that may impact your investment needs. Based on your needs, we will recommend a third party investment advisor who will build a portfolio of investments that is regularly monitored by us and the third party advisor, and if necessary, rebalanced to meet your changing needs, goals and objectives.

These accounts are managed on a discretionary basis which means the third party advisor may buy or sell an investment in your account without your prior approval. We may also make recommendations regarding insurance, variable life/annuities, your individual employer-sponsored retirement plans, private placements or funds, or other investments that are not held by your account custodian. These recommendations will be on a non-discretionary services basis which means you make the ultimate decision. We do *not* limit the types of investments that we recommend. Our minimum account size is \$1,000,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

***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 financial planning you will pay a fixed fee based on the amount of work we expect to perform for you. Our estimate of the amount of work will affect the advisory fee we quote you. For investment advisory you will pay the asset-based fee stated in your agreement. This fee will be split between us and the third party investment advisor. Paying asset-based fees means that the amount you pay will depend on the amount of assets in your account; the more you have in your account, the more you will pay. Therefore, we may have an incentive to encourage you to increase account assets in order to increase our fees.

Fixed fees are payable based upon the terms of your written agreement with us. Your asset based fees, if any, will be billed based on the third party advisor's method of billing (advance or arrears), manner of billing (quarterly or monthly) and basis for billing (average daily balance versus the last day of a calendar quarter or month, or some other method) as described in their Brochure. You pay our fees even if you do not have any transactions and investment advisory fees paid to us and/or the third party advisor do not vary based on the type of investments selected.

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Some investments (e.g., mutual funds, exchange traded funds, private placements, etc.) impose additional transactional, management and/or administrative fees that reduce the value of your investment over time. The same goes for any additional fee you pay to a custodian. **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.** Please also see Item 5 of our [Brochure](#) for additional details.

***Questions 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. Here are some examples to help you understand what this means. Paying asset-based fees means that the amount you pay will depend on the amount of assets in your account. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees, however when you increase the assets in your advisory account the overall fee percentage will be reduced. One of our financial professionals is a licensed insurance agent who may earn additional compensation from the placement of insurance or annuity products. He has an incentive to recommend insurance products to you in order to increase his compensation. However, we will always notify you of any insurance recommendation that will generate compensation for him. See item 10 of our [Brochure](#) for additional details.*

***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 compensated based on the revenue we earn from financial planning and investment advisory services we provide to you. In some cases, as described above, our financial professionals may earn compensation on insurance and annuity products.

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

No, we do not have legal or disciplinary history. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

***Questions to ask us: As a financial professional, do you have any disciplinary history? For what conduct?***

## **Additional Information**

Visit <https://adviserinfo.sec.gov/firm/summary/168132> for more information about us. To request up-to-date information or a copy of this relationship summary, please contact us at 415-765-1778.

***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?***