



HUNTER STREET INVESTMENT ADVISORS

FINANCIAL PLANNING SOLUTIONS

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Customer Relationship Summary

Hunter Street Advisors LLC (hereinafter "Hunter Street") is an investment adviser registered with the Securities and Exchange Commission (SEC). An "investment advisor" means any person who, for compensation, engages in the business of advising others, either directly or through publications or writings, as to the value of securities or as to the advisability of investing in, purchasing, or selling securities, or who, for compensation and as part of a regular business, issues or promulgates analyses or reports concerning securities. Registration with the United States Securities and Exchange Commission ("SEC") or any state securities authority does not imply a certain level of skill or training.

Additional information about Hunter Street Advisors LLC is available on the SEC's website at:
www.adviserinfo.sec.gov.

Item 1. Introduction

Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. 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.

Hunter Street Advisors LLC (“Hunter Street” or the “firm”) is a registered investment adviser based in Apex, North Carolina. Incorporated under the laws of the State of North Carolina, Hunter Street has been providing advisory services since 2007 as Command Capital Management LLC and as of September 1st 2019 as Hunter Street Investment Advisors LLC. All individuals providing investment advice on behalf of our firm are properly registered as investment adviser representatives in all required jurisdictions.

Item 2: Relationships and Services

A) “What investment services and advice can you provide me?”

“How will you choose investments to recommend to me?”

Portfolio Management Services

Portfolio management refers to the management of money, including investments. Assets are usually held in what is called a portfolio. Determining the types and quantities of securities to hold in a portfolio is referred to as portfolio management.

Investment Authority: Our firm offers discretionary and in limited circumstances, non-discretionary portfolio management services to our clients. Discretionary portfolio management means we will make investment decisions and place buy or sell orders in your account without contacting you. These decisions would be made based upon your stated investment objectives. Non-discretionary portfolio management service means that we must obtain your approval prior to making any transactions.

Our investment advice is tailored to meet our clients’ needs and investment objectives. If you decide to hire our firm to manage your portfolio, we will meet with you to gather your financial information, determine your goals, and decide how much risk you should take in your investments. The information we gather will help us implement an asset allocation strategy that will be specific to your goals.

Monitoring: Our firm mainly uses public; equity securities, exchange traded funds, mutual funds, corporate securities, municipal securities, U.S. government securities and options contracts on securities in its portfolio management programs. However, we construct your investment portfolio, we will monitor your portfolio’s performance on a continuous basis, and rebalance the portfolio whenever necessary, as changes occur in market conditions, your financial circumstances, or both.

Item 3. Fees & Costs, Standard of Conduct, and Conflicts.

“What fees will I pay?”

Fees and Compensation

Hunter Street charges fees based on a percentage of assets under management. Fees are billed quarterly, in arrears, and are based on the account balance of the assets at the end of a calendar quarter. Beginning and ending fees will be calculated on a pro-rated basis for timing. The North American Securities Administrators Association (“NASAA”) has determined that the industry standard for asset management fees is 2% per annum, well above Hunter Street’s maximum management fee of 1.4%.

For our Advisory Program, we charge an annual management fee based on the following matrix.

Assets Under Management	<u>MAXIMUM</u> Management Fee
\$0 to \$250,000	1.40%
\$250,0001 to \$500,000	1.30%
\$500,001 to \$1,000,000	1.20%
\$1,000,001 to \$2,500,000	1.10%
\$2,500,001 and Over	1.00%
529 College Plans over \$10,000	.50%
SIMPLE Employer IRA	1%
401K Plans \$0 to \$10,000,000	.65% (plans that are held with the Firm)
Endowment Funds \$0 to \$10,000,000	.65% (plans that are held with the Firm)

“Help me understand how these fees and costs might affect my investment?”

Below is an example of how we would bill a 1.20% portfolio management fee:

\$100,000 average daily account balance is calculated as $(100,000 \times .012) = 1,200$ (annualized)
 $1,200 / 4$ quarters = \$300.00 fee payment for that quarter. Payment of portfolio management services fees will be withdrawn by the custodian holding the clients’ funds.

- The client provides written authorization permitting the fees to be paid directly from the client’s account held by the custodian.
- It is disclosed to the client that it is the client’s responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fee is properly calculated.
- The custodian agrees to send the client a statement, at least quarterly, indicating all amounts dispersed from the account including the amount of the advisory fee paid to Hunter Street. Our annual fee is exclusive of other related costs and expenses which will be incurred by the client.

Fees for Financial Planning Services

Client may choose to elect financial planning as one of their services with Advisor. The annual fee for the Financial Planning Program is \$1,700. Client will automatically receive financial planning services at no additional billing when a household asset size of \$125,000 is met. Hourly fees may be determined when additional work is rendered outside a standard financial plan.

Hourly Fees: Data Collection, Analysis, Plan Preparation = \$150 per hour

Additional Fees and Expenses

All fees paid to Hunter Street for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. Accordingly, the client should review both the fees charged by the funds and the fees charged by Hunter Street to fully understand the total amount of fees to be paid by the client and to thereby 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.

Standard of Conduct. What are your legal obligations to me when acting as my investment adviser?

“Given my financial situation, should I choose an investment advisory service? Why or why not?”

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. In a fiduciary capacity.

Conflicts

“How do your financial professionals make money?”

A financial professional that charges an asset-based fee will receive compensation relative to the size of the client account. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. Similarly, the financial professional also has an interest in increasing the account size through portfolio management performance returns. The latter, aligns the interests of client and financial professional to grow the account(s) for future wealth.

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

Our financial professionals do not receive additional compensation or economic benefits from third party sources in connection to advisory activities and our corporate affiliations do not represent conflicts of interest. However, these individuals may receive additional compensation through insurance product sales for overall strategy implementation.

For individuals with other business affiliations please see their respective ADV Part 2B attached to this document.

Item 4. Disciplinary History

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

Yes.

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management.

Please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research you and your financial professionals

Item 5. Additional Information

“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 someone is treating me?”

This summary provides information about the qualifications and business practices of Hunter Street Advisors LLC. If you have any questions about the contents of this Relationship Summary, please contact Joseph A. Malfeo, Chief Compliance Officer. at: (919) 589-4040 ext. 1.