

Kirk Capital Advisors LLC
March 27, 2024
FORM CRS

Kirk Capital Advisors LLC is registered with the Securities and Exchange Commission as an investment adviser. As such, we provide advisory services rather than transactional brokerage services. Brokerage fees and investment advisory services and fees differ. It is important for you, our client, to understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing. Our Form CRS is a summary of the services and fees we offer to "retail" investors which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. These services include portfolio management and financial planning. Our firm also sponsors a wrap fee program.

- **Account Monitoring** - As part of our services, we monitor your portfolios and investments on an ongoing basis and will conduct account reviews at least annually.
- **Investment Authority** - We manage investment accounts on a discretionary basis and we buy and sell investments on your behalf in accordance with your investment goals and objectives. You may limit our discretionary authority (for example, limiting the types of securities that can be bought or sold on your behalf by providing our firm with your restrictions and guidelines in writing).
- **Investment Offerings** - We primarily offer advice on equity securities, corporate debt securities, mutual funds, exchange traded funds, and real estate investment trusts. We will advise you on any type of investment that we believe to be appropriate based on your stated goals and objectives. We will also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.
- **Account Minimums and Requirements** - In general, we require a minimum account size of \$500,000, but we may waive or lower this minimum requirement in our sole discretion. Additionally, we may combine the account values of family members to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum. We also typically charge a minimum annual fee in the amount of \$5,000 to open and maintain an advisory account. At our discretion we may waive the minimum fee.
- **Additional Information** - For more detailed information on our relationships and services, please see Item 4 - Advisory Services, Item 7 – Types of Clients, Item 8- Our Methods of Analysis and Investment Strategies, and Item 13 – Review of Accounts and of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services:

- **Asset Based Fees** - Our asset-based fees for investment management range from 0.25% to 1.00% annually. The fee is collected quarterly in arrears and calculated as a percentage of the value of the cash and investments in your account(s) that we manage. This arrangement presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees. If the portfolio management agreement is executed at any time other than the first day of a calendar quarter, our fees will apply on a pro rata basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client.
- **Hourly Fees** - We charge a negotiable hourly fee of \$300 for financial planning services, which is due upon completion of services rendered.
- **Wrap Program Fees** - Asset-based fees associated with a wrap fee program generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets, and therefore are sometimes higher than a typical asset-based advisory fee. Since our firm pays the transaction costs associated with securities transactions, we have an incentive to minimize the trading in your account which creates a conflict. Our

- firm acts as a fiduciary and will always act in our client's best interest.
- **Other Fees & Costs** - In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative and maintenance fees, other product-level fees associated with your investments, fees and expenses related to mutual funds and exchange traded funds, and applicable securities transaction fees.
- **Additional Information** - 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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A and Appendix 1 Brochures available via our firm's [Investment Adviser Public Disclosure Page](#).

Key Questions to Ask Your Financial Professional

- **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 are required to act in your best interest and to not put our interest ahead of yours. At the same time, the manner in which we are compensated for our professional services creates conflicts with your interests. You should understand and ask us about these conflicts as they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Because our revenue is derived from assets under our management, we have an incentive to grow your account. This could cause us to invest aggressively in conflict with your interests.

Key Questions to Ask Your Financial Professional

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

For more detailed information about these conflicts, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices, and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A and Appendix 1 Brochures available via our firm's [Investment Adviser Public Disclosure Page](#) to help you understand what conflicts exist.

How do your financial professionals make money?

Other than the firm's principle owner, W. Kirk Taylor, CFP®, our financial professionals are compensated either based on a salary or hourly rate. Additionally, they receive compensation based on the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, which can limit the financial professionals' availability. Our financial professionals do not earn sales commissions or other transaction-based compensation, and they are not paid based on client account performance or activity.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A and Appendix 1 available via our firm's [Investment Adviser Public Disclosure Page](#) or contacting us at 888.340.5475.

Key Questions to Ask Your Financial Professional

- **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?**