

Intrinsic Value Capital Advisors

Client Relationship Summary

Effective February 4, 2024

Intrinsic Value Capital Advisors LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission (SEC). We are also a member of Financial Industry Regulatory Authority, Inc. (FINRA). Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. To assist in researching firms and financial professionals, free and simple tools are available at 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?

Depending on your financial needs and investment objectives, Intrinsic Value Capital Advisors assists retail investors with investment advisory services. We offer services to retail investors which include nondiscretionary advice on investments in securities, financial planning and consulting. In our nondiscretionary programs, you can make investment decisions based on your ideas or those we provide to you.

We act as your investment adviser only when we have entered into a written agreement with you that describes our advisory relationship and our obligations to you. You will also receive an ADV Brochure, which provides more details about the advisory program and/or service(s) you have selected.

Questions to Ask

Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage 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?

Fees for financial planning and other consulting services are charged on an hourly basis, one-time/flat fee, and an hourly fee with a guaranteed maximum (capped hourly fee):

Hourly Basis: Hourly fees are charged per planner-hour, including meeting time and preparation time ("Hourly Fee"). Support staff may be billed at a lower rate where appropriate. Billing for these services is quarterly in arrears or on completion.

One-time/flat fee: Clients pay a flat fee and make deposit against the fee as agreed in advance and set forth in the written agreement between the Client and the Firm. The balance is due upon completion of financial planning services.

Hourly Fee with a Guaranteed Maximum (Capped Hourly Fee): Clients agree to pay the hourly fee, subject to an agreed upon maximum total fee as agreed in advance and set forth in the written agreement between the client and the firm, subject to the scope of the work not changing significantly.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For specific information about the fees and costs charged in your investment advisory account, please refer to Items 5A, B, C and D in the applicable program's ADV Brochure.

Questions to Ask

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 providing recommendations as my broker-dealer or 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 that we provide you. The firm is affiliated with Intrinsic Value Capital, Intrinsic Value Capital Management, and Intrinsic Value Advisors.

For more information about these affiliated entities, please review Item 10 of the Form ADV Part 2A brochure.

Questions to Ask

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

How do your financial professionals make money?

We pay our financial professionals a base salary and cash bonus; they do not earn commissions. Salary increases and bonuses are determined based on a financial professional's overall performance. Performance is assessed based on a range of qualitative and quantitative factors, which include but are not limited to, quality client service, business diversification, collaboration, and leadership. Compensation of investment professionals is viewed with a long-term horizon.

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

No. Please go to: www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to Ask

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

Where do I find additional information on the topics outlined above?

For more information about our investment advisory services or to obtain a copy of this document, please contact your financial professional or call 501-529-7011.

Questions to Ask

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?