

FCI Advisors is registered with the U.S. Securities and Exchange Commission as an Investment Adviser Firm. Brokerage and investment advisory services and fees differ and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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 and wealth planning services including regular monitoring and reporting. We work with you to understand your financial goals and risk profile. We then leverage our strategy teams' work to implement an asset allocation utilizing our equity and fixed income strategies including individual securities, mutual funds and exchange traded funds. Most of our clients want us to make the investment decisions (discretionary accounts) to help meet their financial goals. Each client's goals are different and you may direct investments. You could choose a non-discretionary account and make the investment decisions yourself. We provide advisory services to Private Clients (retail investors), Non-Profits, Trust Companies, Corporations, and many other types of clients. Please find even more information about our services and fees here: [fciadvisors.com/our-firm/form-adv](https://fciadvisors.com/our-firm/form-adv) and [fciadvisors.com](https://fciadvisors.com)

### Ask Your FCI Advisors Relationship Manager

- *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?

Our standard fee schedule for retail investors is 1% on the first \$2 million, .75% on the next \$3 million and .50% on the balance of the account with a minimum fee of \$1,000 per year. Our advisory fees are negotiable. We are not a custodian; you will likely pay custody fees and any other fees custodians charge such as Trust and IRA fees. If you hold mutual funds you will also pay expense ratios for mutual fund holdings and brokers charge commissions on exchange traded funds and stocks. We are also an advisor to wrap programs in which the fees are determined by the wrap sponsors and are often higher than typical advisory fees. For more information regarding fees please see our disclosure document. [fciadvisors.com/our-firm/form-adv](https://fciadvisors.com/our-firm/form-adv)

*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.*

### Ask Your FCI Advisors Relationship Manager

- *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.

We encourage clients to add to their accounts and prospects to open new accounts, this increases our fees and could be seen as a potential conflict of interest. We carry a line of credit with a local bank. We provide advisory services to the Bank's Trust Department, this could represent a conflict. Our fee will reduce the return on your investments, for instance if your account earned 8% a 1% fee deduction would mean you received about a 7% return net of fees. We want to grow our business and have a strong vibrant company. We pay solicitors, associates and affiliates to help us grow the business through client referrals. We may pay them a percentage of your fee, this will not increase your fee. We have affiliated custodians which we recommend to our clients, this is viewed as a conflict of interest. When errors occur in accounts at these custodians the accounts are made whole, any inadvertent gains are maintained in the gain/loss account to offset future errors. Our best execution efforts include the receipt of research from brokers we select for your trades. Our associates trade in some of the securities we recommend to clients. Please refer to our full disclosure document for full context about these potential conflicts. [fciadvisors.com/our-firm/form-adv](http://fciadvisors.com/our-firm/form-adv)

#### Ask Your FCI Advisors Relationship Manager

- *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 paid a salary and paid a bonus (based on several factors including client retention, the performance of representative accounts and composite performance). Selected professionals are offered the opportunity to purchase ownership shares of the firm which may or may not produce dividends. They are also paid referral fees for generating new business, for instance getting you to open a new account with us. This, also is a conflict of interest of which you should be aware, but does not increase your fee.

### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Please feel free to call and discuss with your portfolio manager. There is also a free and simple search tool to research our firm and our professionals at [investor.gov/CRS](http://investor.gov/CRS).

#### Ask Your FCI Advisors Relationship Manager

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

### ADDITIONAL INFORMATION

For additional information about our investment advisory services or to request a copy of our latest Client Relationship Summary, please visit our website at [FCIAdvisors.com](http://FCIAdvisors.com) or call at 800-615-2536.

#### Ask Your FCI Advisors Relationship Manager

- *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?*