



FORM ADV – Part 3 (Form CRS - “Client Relationship Summary”)

Item 1. Introduction: *Is an Investment Advisory Account Right for You?*

There are different ways you can get help with financial planning and investments, and you should carefully consider which type of accounts and services are right for you. MOS Capital, Inc. is registered with the Securities & Exchange Commission as an Investment Advisor. **We provide investment advisory services rather than brokerage accounts and services.** Brokerage and investment advisory services and fees differ, and it is important that retail investors understand the differences.

This document provides a **summary** of the types of services we provide and how you might pay. 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 advisors, and investing. More detailed information is available in our Brochure ([Form ADV Part 2](#)) – and references have been highlighted for you below for quick access. Form ADV 2 is available on our website at www.moscapital.com or by request.

Item 2. Relationships and Services: *What investment services and advice can you provide me?*

MOS provides investment advisory services to retail investors. **Our primary services include financial planning and ongoing portfolio management.** We will offer you investment advice and guidance on a regular basis, including the selection of securities and the **continuous** supervision of investments held within your account. Services begin with a thorough review of your investment objectives and financial situation, and assets are managed in a manner consistent with those objectives ([ADV 2, page 4](#)).

With few exceptions, we require that you open an account that allows us to buy and sell securities without asking you in advance (a “discretionary account”). For non-discretionary accounts, such as 529 plans, we will provide guidance, but you are ultimately responsible for buy & sell decisions. ([ADV 2, page 12](#)).

Our investment advice will cover a limited selection of investments. Other firms may offer a wider range of choices, including securities and strategies. We will contact you at least quarterly to review your portfolio and will be regularly accessible to answer your questions.

Questions we should discuss:

Given my financial situation, why should I choose an investment advisory service?

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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct: *What fees will I pay?*

If you open an advisory account, you will pay an ongoing asset-based fee at the end of each quarter for our services. The fee is based on the cash and securities held in the account at that time. The amount paid does not vary based on the type of investments we select for you. Financial planning is included with the asset-based fee, but you may choose to hire us only for financial planning at an hourly rate. Our fees vary and are negotiable depending on the services you receive ([ADV 2, page 5](#)).

There are other fees and costs associated with our investment advisory relationship with you that are imposed by others. The most common types of costs are custodian fees, transaction or product-level fees, and administrative fees charged by the brokerage firm that holds your assets (“custody”). Mutual funds, including money market funds, also impose their own fees ([ADV 2, pages 5-6](#)).

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 that you understand what fees and costs you are paying.

The more assets you have in the advisory account, the more you will pay us. This presents a conflict of interest, as there is an incentive for us to increase your account's balances. **If you intend to simply buy and hold investments for a long period of time, without using any other financial services, a brokerage account would likely be more appropriate than an advisory account.**

Questions we should discuss:

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 advisor? How else does your firm make money and what conflicts do you have?

When we act as your investment advisor, we have to act in your best interest and not put our interests 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.

A common example is with retirement plan transfers ("rollovers") into IRAs managed by MOS. Many employers allow former employees to remain as participants in their retirement plans, which may have advantages. In determining whether to complete a rollover, you should consider the selection of investments in the plan, the underlying performance, and the costs; and compare these against the costs and benefits of an IRA and other services offered by MOS ([ADV 2, page 7](#)).

Additional Information: You will find more information on potential conflicts of interest in our ADV 2 brochure in Sections 7, 11 and 12 – as well as a description of our written **Code of Ethics**.

Questions we should discuss:

*How might your conflicts of interest affect me, and how will you address them?
What does it mean to be a "fiduciary," and how does it affect your business practices?*

How do your financial professionals make money?

MOS is a fee-only advisor and our professionals do not receive any compensation through commissions, principal trading, specific product sales, promotions, or mutual fund fees (12b-1 fees). **Our only source of revenue is the fee income you pay us for advisory services** ([ADV 2, pages 5-6](#)).

Item 4. Disciplinary History: Do you or your financial professionals have legal or disciplinary history?

We have no legal or disciplinary events to report. Please visit Investor.gov/CRS for a free and simple search tool to research MOS and its professionals.

Questions we should discuss:

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

Item 5. Additional Information

For additional information please see our Form ADV 2 brochure on IAPD on Investor.gov or on our website www.moscapital.com, where you will also find brochure supplements and information on our privacy and other policies. You may also give us a call at **888 831-3159** to request copies.

Questions we should discuss:

Who is my contact person? Who can I talk to if I have concerns about how this person is treating me?