

**Introduction**

Richmond Capital Advisors LLC is an investment advisory firm registered with the Securities and Exchange Commission (SEC). It is important for you to understand how advisory and brokerage services and fees differ to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs) which also provides educational materials about investment advisers, broker-dealers and investing.

**What types of investment services and advice can you provide me?**

Our firm primarily offers the following investment advisory services to retail clients: “robo” portfolio management (we review your portfolio, investment strategy, and investments) through an online interface. Robo-advisory portfolio management accounts are not reviewed by the firm, save for automated allocation revisions. We typically do not monitor client accounts on an ongoing basis. Our firm offers discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. Our firm does have a minimum account size of \$100,000. Additional information about our advisory services is discussed in Items 4 and 7 of our Firm Brochure which is available at: [adviserinfo.sec.gov/firm/summary/327060](http://adviserinfo.sec.gov/firm/summary/327060)

**Questions to Ask Us:**

- 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 those qualifications mean?

**What fees and costs will I pay?**

Our clients pay a fee based on assets under management. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Robo-advisory portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis. Fees are paid in arrears. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected.

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account.

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.

*Additional information about fees and other costs is discussed in Item 5 of our Firm Brochure. Our Firm Brochure is available at: [adviserinfo.sec.gov/firm/summary/327060](http://adviserinfo.sec.gov/firm/summary/327060)*

**Questions to Ask Us:**

- Help me understand how these fees and costs will 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?
- How do you determine what fee I will be charged?

## **What are your legal obligations to me when acting as my investment adviser? How 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: For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.

*Additional information about our conflicts of interest is discussed under Items 10, 11, and 12 in our Firm Brochure which is available at: [adviserinfo.sec.gov/firm/summary/327060](http://adviserinfo.sec.gov/firm/summary/327060)*

### **Questions to Ask Us:**

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

## **How do your financial professionals make money?**

Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals also have the ability to receive commissions from clients and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not.

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

No.

Visit [www.investor.gov/crs](http://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

### **Questions to Ask Us:**

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

### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #327060. You may also contact our firm at 305-510-8833 and talk to any one of our investment professionals for up-to-date information or to request a copy of the relationship summary.

### **Questions to Ask Us:**

- 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?