

Item 1. Introduction

McDonald Capital Investors Incorporated ("MCI") is registered with the Securities and Exchange Commission (SEC) as an investment adviser only. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC provides free and simple tools on its website <https://www.investor.gov/CRS>. There you can research firms and financial professionals as well as find educational materials about broker dealers, investment advisers and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

MCI offers investment advisory services to retail investors as well as endowments, foundations and other institutions. The only service we provide is portfolio management. We do not offer financial planning or a wrap fee program. If you were to retain our firm, we would invest your funds in a concentrated portfolio of 10-20 U.S. publicly traded equity securities. Each investment satisfies specific criteria core to our approach. As part of our standard service, we would monitor the investments and activity in your account daily, with no limitations. When you engage our firm, you give us discretion over the assets in your account for as long as we manage it. That means we have the authority to make investment decisions for you and to place orders with brokers to buy and sell securities for your account. However, you would choose the institution that would hold (custody) your assets. The account would be in your name. Only you would be able to open, close or disburse funds from your account. You may add or withdraw funds from your account at any time. You may terminate our services/advisory agreement at any time. Our account minimum is \$5 million, which is negotiable. We do not have any proprietary products.

More detailed information about our services is found on our Form ADV Part 2A, Item 4 and Item 7.

You can find this on the SEC website <https://adviserinfo.sec.gov/>.

Conversation Starters – ask us about our services using these or other questions:

- ❖ 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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

McDonald Capital will charge you an investment management fee based on the market value of the assets in your portfolio. We assess the fee at the end of each calendar quarter. Our standard fees range between 0.75% and 1.0% per year (0.1875% and 0.25% per quarter, respectively). The larger your account, the lower our fee will be as a percent of your assets. Fees are negotiable. You may ask us to consider a performance-based fee instead of the asset-based fee. These are the only fees you pay to McDonald Capital. Some clients may pay more or less than others for our services.

The larger a client's account, the more we receive in management fees which could give us an incentive to encourage you to increase the assets in your account.

Other fees and costs you might incur include those charged to you by a custodian for holding or maintaining your account or for trades placed with a broker that is different than your custodian. You will pay commissions charged by brokers to purchase and sell securities 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.

More detailed information about our fees is found on our Form ADV Part 2A, Item 5. You can find this on the SEC website <https://adviserinfo.sec.gov/>.

Conversation Starters – ask us about our fees using these or other questions:

- ❖ 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 must 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.

The only way our firm makes money is from the investment management fees described on the previous page. Neither MCI nor its employees accept compensation for any other services. Drew and Trent McDonald, the firm principals, invest their assets alongside those of clients. A perceived conflict of interest might be that they could prioritize their accounts over those of clients. A code of ethics and robust policies and procedures are in place to mitigate this potential conflict.

More detailed information about our conflicts of interest is found on our Form ADV Part 2A, Item 6 and Item 11. You can find this on the SEC website <https://adviserinfo.sec.gov/>.

Conversation Starter – ask us about our legal obligations and conflicts of interest using this question or others:

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

How do your financial professionals make money?

Andrew and Trent McDonald are employee owners and are solely responsible for investment decision making and portfolio management. They receive a fixed annual salary and share in firm profits, after expenses. All other employees are paid an annual salary set by the owners. A discretionary bonus may also be paid to non-owner employees. No employee/financial professional is compensated based on referrals of potential clients, the complexity of their duties or recommendations they make in support of the firm.

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

No.

Visit <https://www.investor.gov/CRS> for a free and simple search tool to research McDonald Capital Investors and our financial professionals/employees.

Conversation Starter – ask us about our legal and disciplinary history using this question or others:

- ❖ As a financial professional do you have any disciplinary history? If so, for what type of conduct?

Item 5. Additional Information

More about McDonald Capital Investors and our services is found on our Form ADV Part 2A on the SEC website <https://adviserinfo.sec.gov/>. If you would like up to date information, answers to any questions and/or a copy of this relationship summary (form CRS), please contact us by phone (925-258-5401), email to linda@mcdonaldcapital.com or by mail at 4 Orinda Way, Suite 120-D, Orinda, CA 94563.

Conversation Starters – ask us how to get more information about our firm and employees using these or other questions:

- ❖ Who is my primary contact person?
- ❖ Is that person 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?