

SRM Advisors

Form CRS

A Summary of Your Advisory Relationship with Us

SRM Advisors is registered with the Securities and Exchange Commission as an investment advisor. We are not a broker-dealer. Brokerage and investment advisory services and fees are different, and it is important for you to understand the difference. Please see www.Investor.gov/CRS which is an SEC-sponsored website that provides free and simple educational information about investment advisors, broker-dealers, and investing. The following Relationship Summary provides answers to common questions that will assist you in deciding whether to become a client of a SRM Advisors:

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Financial Planning Services; Portfolio Management Services; Pension Consulting Services and Educational seminars/workshops. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/>

- Portfolio Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and perform periodic rebalancing to maintain alignment with your recommended asset allocation.
- Investment Authority: We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.
- Investment Offerings: We primarily offer advice on individual stocks or bonds, exchange traded funds, no-load funds and/or load-waived funds (front-end commissions will not be charged).
- Account Minimums and Requirements: In general, we require a minimum asset level of \$100,000 to establish an investment advisory relationship. This minimum account size may be waived at our discretion.

Conversation Starter

- 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?

For ongoing advisory services clients will pay a fee based on a percentage of the assets under management. This fee is charged quarterly in advance.

If you pay an asset-based fee, the more assets there are in your account, the more you will pay in fees. This gives us an incentive to encourage you to increase the assets in your account.

You will typically also pay other fees, depending on your account type. These fees include custodian fees, account maintenance fees, transactional fees, etc. For additional information, please see Item 5 in the SRM Advisors [Firm Brochure](#).

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.

Conversation Starter

- 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 of interest do you have?

When we act as your investment advisor, 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.

- Third-Party Payments – Some advisers providing investment advice on behalf of our firm are licensed as independent insurance agents. These individuals will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because such individuals may have an incentive to recommend insurance products which will generate commissions.

You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For additional information, please see Items 4 and 12 in the SRM Advisors [Firm Brochure](#).

Conversation Starter

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

How do your financial professionals make money?

We compensate our investment adviser representatives with a salary. Our staff may also be eligible for bonuses based on client service objectives.

Do your financial professionals have legal or disciplinary history?

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter

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

Additional information

To obtain additional information regarding our services, if you want to address any concerns, or if you need to request a copy of this relationship summary and any of our other disclosure documents referred to in this document, please contact the firm at (503) 244-8905 or visit our website at www.srmadvisors.com

Conversation Starter

- Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?