

**January 16th 2024**

## **Introduction**

Sander Capital Advisors is an Investment Advisor registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences.

There are free and simple tools available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investments advisors, and investing.

## **Relationships and Services**

What investment services and advice can you provide me?

Sander Capital Advisors provides investment advisory services to retail investors. Sander Capital Advisors manages stock portfolios for high net-worth individuals. Our focus has been on publicly traded large capitalization growth companies. All accounts are discretionary and held at third party clearing firms. All customer accounts are fee based where Sander Capital Advisors charges a fee to manage those accounts.

Monitoring: All customer accounts are reviewed on a weekly basis and all equity positions are monitored on a daily basis.

Investment Authority: All accounts are discretionary and held at third party clearing firms. Sander Capital Advisors has the authority to buy and sell securities in the account, but does not have the authority to take money out of the account.

Limited Investment Offerings: Sander Capital Advisors buys and sells publicly traded stocks, and does not make available or offer advice on proprietary products.

Account Minimums: We would ask for a minimum of \$200,000 to open an investment account.

## **Additional Information**

To read our ADV and Part 2A brochure please copy the link below into your web browser.

<https://adviserinfo.sec.gov/firm/summary/112499>

**Conversation Starters: These are additional questions for a retail investor to ask a financial professional and start a conversation about relationships and services.**

“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?”

**Fees, Costs, Conflicts, and Standard of Conduct.** “What will I pay?”

The portfolio management fee is based on the fair market value of securities and cash included in the client's account. The annual fee schedule, payable quarterly in advance, is as follows: 1.50% of portfolio value on the first \$2 million 1.0% of portfolio value on the next \$3 million .80% of portfolio value on amounts above \$5 million.

The larger the account size for the retail investor will result in larger fees collected by the investment advisor. The investment advisor has an incentive to encourage the retail investor to increase the assets in their account. The investment advisor is also incentivized to grow the assets in the account.

### **Description of other fees and costs**

There are commissions paid to the custodian for buying and selling in customer accounts. 10-15 cents a share, plus accounts under \$1 million can incur yearly maintenance fees between \$75-\$175.

Additional Information: "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." Please also see our PART 2A of ADV at <https://adviserinfo.sec.gov/firm/summary/112499>.

Conversation Starter: Here is a good question for a retail investor to ask a financial professional. "Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?" 100%

"When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours."

Sander Capital Advisors goal is to increase customer account sizes as much as possible taking into consideration risk and objectives.

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

Sander Capital Advisors is a fee based investment advisor charging a fee on the customer assets under management. There are no commissions paid to Sander Capital Advisors nor bonuses for different products.

Conversation Starter: These are for a retail investor to ask a financial professional. "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?"

**Disciplinary History:** Do you or your financial professionals have legal or disciplinary history? No

**Additional Information:** The retail investor can find additional information about Sander Capital Advisors by going to [www.sandercapital.com](http://www.sandercapital.com), <https://adviserinfo.sec.gov/firm/summary/112499>, and by contacting Mike Sander directly at 206.323.8822, or by email, [mike@sandercapital.com](mailto:mike@sandercapital.com). The retail investor can stay up-to-date and request a copy of our relationship summary at any time.