

Segal Marco Advisors
Customer Relationship Summary ("Form CRS")¹
December 31, 2023

Segal Advisors, Inc. ("Segal Advisors", "we", "our" or "us") operates primarily under the d/b/a Segal Marco Advisors and Rogerscasey, a division of Segal Advisors. We are a registered investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Segal Advisors primarily offers its investment advisory services to institutional investors, including multi-employer and other pension plans. On occasion, we also offer investment management services to high net-worth individuals. Our services include non-discretionary advice where we provide investment recommendations for you to consider in making your own investment decisions, and discretionary advice, where we make investment decisions for you pursuant to your agreement with us.

Our investment recommendations are not limited to specific types of investments, except that we will not recommend or provide advice with respect to the purchases and sales of individual securities, such as stocks and bonds. We review and monitor your account and manager performance periodically, typically each quarter.

For more information please see our [ADV Part 2A Brochure](#) specifically Items 4 and 7.

Conversation Starters

- **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?

You will pay a fixed fee that is a specified dollar-amount that is charged periodically, or an asset-based fee that is calculated as a percentage of the assets in your account. Accounts with more assets typically pay higher fees, so we have an incentive to encourage you to increase your advisory account assets.

Our fee does not include other fees and expenses third parties charge, including brokerage commissions, transaction fees of third-party managers and custodians, and other related costs and expenses that are imbedded in your investments, as well as any transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

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.

For more information please see our [ADV Part 2A Brochure](#) specifically Items 5.

¹ This disclosure is provided to comply with the SEC's Form CRS and the Investment Advisers Act of 1940 disclosure requirements. It does not create or modify any agreement, relationship, or obligation between Segal Advisors and our personnel. Please consult your agreement(s) with Segal Advisors for all terms and conditions controlling your account and relationship with us.

Conversation Starters

- **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 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.

- We provide consulting services to financial institutions whose products and services are recommended to clients. We have an indirect incentive to recommend, and invest client assets in, products and services of financial institutions so that they may be more likely to hire us, or continue to retain us.
- We manage certain pooled investment vehicles available to our high-net-worth individual clients, known as the Rogerscasey Target Solutions ("RCTS") Funds. We structure our compensation so that we do not have an incentive to invest client assets in the RCTS Funds instead of other investment products and services we offer.

Conversation Starters

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

For more information please see our [ADV Part 2A Brochure](#).

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our employees earn a base salary and can earn a bonus based on factors including the firm's profitability and their long-term contribution to the firm. Our employees are not paid based on the amount of client assets they service, the time they spend with a client, account performance or the complexity of the client's investments. They do not earn commissions or service fees. Our employees can receive de minimis gifts and entertainment from investment product sponsors and managers. We do not pay employees for client referrals.

DO YOU AND YOUR FINANCIAL PROFESSIONALS HAVE DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters

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

ADDITIONAL INFORMATION

For more information about our services or to receive an up-to-date copy of our Form CRS, please contact Frank Carofano by email at: fcarofano@segalmarco.com or by telephone at **212-251-5981**.

Conversation Starters

- **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?**