



# Mountain Capital Investment Advisors, Inc.

## Customer Relationship Summary (Form CRS)

Updated March 2024

### **Introduction:**

**Mountain Capital Investment Advisors, Inc. (MCIA)** is registered as an investment advisor with the SEC. Brokerage and Investment Advisory services and fees differ and it is important for retail investors to understand the differences. We are *Fiduciaries*, meaning we always put our clients' interest ahead of our own. We are a fee-only Registered Investment Advisor (RIA) and use Charles Schwab & Co. (Schwab) and Fidelity Investments (Fidelity) for broker-dealer and custodial services. You will find more information about MCIA, including disclosures, at [www.mountaincapital.us](http://www.mountaincapital.us).

Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisors, and investing. See below for questions you should ask to learn more about our business, and how you may benefit from our services.

### **Relationship and Services:** *"What investment services and advice can you provide me?"*

- MCIA offers investment advisory services to retail investors. We offer additional services such as financial planning and general advice on financial matters affecting our clients at no additional charge. We also offer income tax preparation through our affiliate Mountain Capital Accounting, LLC for a separate fee.
- We regularly monitor client investment accounts and offer an online client portal where clients may review and monitor their accounts and investment performance. Clients also have access to separate online account information and paper-based reports from our custodians, Schwab and Fidelity. Your official account statements will always be provided to you directly by the custodian of your account(s).
- Clients agree to give MCIA discretionary authority to manage investment within client accounts. This authority remains in effect until terminated by the client. This includes buying and selling of securities within client accounts. We periodically discuss investment strategies with clients to ensure investment activities are suitable for each client's circumstances.
- Limited Investment Offerings: MCIA offers investment advice with respect to all investment vehicles offered by our custodians, Schwab and Fidelity.
- Account Minimums or Other Requirements: MCIA does not require a minimum account size to open or maintain an account or establish a relationship, however, certain specific investment vehicles may have minimums.
- Additional Information: Form ADV Part 1 and 2 can be found at [www.mountaincapital.us/disclosures](http://www.mountaincapital.us/disclosures).

### **Conversation Starters: types of questions to ask when considering an Investment Advisor**

*"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 licenses, education, and other qualifications? What do these qualifications mean?"*

### **Fees:** *"What fees will I pay?"*

- MCIA does not charge any additional fees related to its investment advisory services. While we strive to keep investment costs as low as possible, your investment portfolio may include securities that have their own expenses embedded within them. MCIA receives no benefit from these expenses, and we seek investment alternatives that minimize or eliminate these fees.
- You will pay fees whether your investments make or lose money. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and investment costs you are paying.

## Conversation Starters: types of questions to ask when considering an Investment Advisor

*“Help me understand how these fees might affect my investments. If I give you \$10,000 to invest, how much will go to fees, and how much will be invested for me?”*

### **Conflicts of Interest and Standards of Conduct:** “What are your legal obligations when acting as an advisor?”

When we act as your investment advisor, we are legally required 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 of interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples:

- Our fee is calculated as a percentage of the investment assets we manage. The dollar amount we earn increases as your account value grows. If the value of your account decreases, the dollar amount of the fee we earn also decreases.
- The custodians (Schwab and Fidelity) provide use of their investment and trading platforms (software systems), investment research, and other non-monetary support. Custodians may offer more services to MCIA based on the number of accounts or amount of assets MCIA keeps at their firm. This may encourage MCIA to use one custodian or the other based on the value of services MCIA receives. Except in the case where an account must be custodied at one custodian or the other (for example, a company 401k plan is administered by one of the custodians), clients may choose which custodian to use for their accounts.

## Conversation Starters: types of questions to ask when considering an Investment Advisor

*“How else does your firm make money and what conflicts of interest do you have?”*

*“How do your financial professionals make money?”*

Financial advisors at MCIA are compensated in various ways. Certain advisors receive a salary and a percentage of investment advisory fees earned by the company. Some advisors receive only a percentage of investment advisory fees earned by the company. Advisors earn a percentage of the company’s investment advisory fees by providing support and advice to all clients of MCIA and by bringing in new clients.

### **Disciplinary History:** “Do you or your financial professionals have legal or disciplinary history?”

No advisor or financial professional at MCIA currently discloses or is required to disclose disciplinary or legal history.

- Retail investors can research individual advisors at [www.brokercheck.finra.org](http://www.brokercheck.finra.org).
- Investors are encouraged to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple tool to research MCIA and our financial advisors.

### **Additional Information:** “Where can I learn more about your firm?”

You may find more information regarding Mountain Capital Investment Advisors, Inc. at [www.mountaincapital.us](http://www.mountaincapital.us). Call us at (720) 500-0050 or email at [www.info@mountaincapital.us](mailto:www.info@mountaincapital.us) to request up-to-date information and a copy of this relationship summary.

For additional information on investing, and about our firm and other investment advisors:

- [www.finra.org/investors/learn-to-invest/choosing-investment-professional/about-brokercheck](http://www.finra.org/investors/learn-to-invest/choosing-investment-professional/about-brokercheck)
- [www.investor.gov](http://www.investor.gov)

## More Conversation Starters: types of questions to ask when considering an Investment Advisor

*“Who will be my primary contact person?”*

*“Is he or she a representative of an investment advisor or a broker-dealer?”*

*“Who can I talk to if I have concerns about how this person is treating me?”*

*“How often should I expect to be in communication with my advisor?”*