

Introduction

Our firm, Mirador Capital Partners, LP, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee. Our advisory services for retail clients are limited to Comprehensive Portfolio Management. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

Financial planning is included in our Comprehensive Portfolio Management for no additional fee. Financial planning is also offered as a separate service for an additional flat and/or hourly fee. We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments. Our firm requires a minimum household balance of \$500,000 to open an account for our Comprehensive Portfolio Management service.

Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/173764>.

Questions to Ask Us:

- 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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our maximum annual fee is 2.00%. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your advisory account, the more in total dollars we stand to earn. We therefore have an incentive to increase the assets in your advisory account in order to increase our compensation, however we will adhere to our fiduciary duty to only make recommendations in our client's best interest. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

The custodian that holds your assets charges you a transaction fee when we buy or sell certain investment products for you. The custodian's transaction fees are in addition to our firm's fees for our Comprehensive Portfolio Management service. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time.

In certain cases, we may refer you to third party money managers, sub-advisers, and/or separate account managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement. 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.

Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/173764>.

Questions to Ask Us:

- Help me understand how these fees and costs may 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:

An employee of our firm is also a registered representative of PKS Investments, Inc., member FINRA/SIPC and other representatives are licensed insurance agents. In such capacities, they may offer securities products and/or insurance products and receive normal and customary commissions as a result of these transactions. A conflict of interest exists as these commissionable securities sales create an incentive to recommend products based on the compensation they may earn. To address this conflict, our employees will only make recommendations that are in your best interest, regardless of the compensation to be earned.

Charles Schwab & Co. (Schwab) offers us services intended to help manage and further develop our business enterprise. Schwab may provide some of these services itself and in other cases will arrange for third-party vendors to provide the services to MCP. Schwab may also discount or waive fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide MCP with other benefits, such as occasional business entertainment for our personnel. As a result of receiving these services, we have an incentive to continue to recommend our clients' use of Schwab, but shall nonetheless always adhere to our obligation to act in your best interest by seeking best execution from the platforms we recommend.

Additional information about our conflicts of interest is located in Items 10 & 12 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/173764>.

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. In addition, they are compensated for their brokerage and insurance product sales via commissions described in the preceding section.

Don Garman, Founder of MCP, is also a Partner in Tri-Valley Ventures, and Tri-Valley Ventures II, LP, venture funds. MCP does not receive any fees or compensation from these funds. Mr. Garman's compensation for his administrative duties is at the sole discretion of the General Partner, Mr. Greg Hitchman.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #173764. You may also contact our firm at (925) 621-1000 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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?