

Serenity Capital Advisors Inc.
Form ADV Part 3 - Customer Relationship Summary (Form CRS)
July 15, 2024

Item 1 - Introduction

Serenity Capital Advisors Inc (“SCA”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 - Relationships and Services

“What investment services and advice can you provide me?”

Our firm offers wealth management services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). We offer these services to individuals, corporations, and other business entities.

- *Investment Authority:* SCA manages investment accounts on a discretionary and a non-discretionary basis. A *discretionary account* allows us to buy and sell investments in your account without requiring your pre-approval on an ongoing basis until you notify SCA to change this arrangement. You may limit our discretionary authority (for example, limiting the types of funds that can be purchased or sold for your account) by providing SCA with your restrictions and guidelines in writing. A non-discretionary account only allows SCA to buy and sell investments after receiving authorization from you, the Client.
 - Portfolio Management,
- *Monitoring:* SCA monitors your investments at no less than annually as part of our standard service.
- *Account Minimums:* SCA typically requires a minimum initial investment of \$500,000 or a minimum fee level of \$6750 to establish an investment account.

Types of Investments

We provide services to individual, joint, retirement, trust and estate accounts. We primarily use domestic equity securities, exchange-traded funds, and fixed income securities in constructing portfolios. We may also use mutual funds and options. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard wealth management services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs. You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

For additional information, about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by searching our firm’s CRD Number (332396) here: www.adviserinfo.sec.gov.

Conversation Starters. Ask your financial professional:

- “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?”

Item 3 - Fees, Costs, and Standards of Conduct

“What fees will I pay?”

Our asset-based fees for wealth management range between 0.75 and 1.35% annually depending on the size of the account and amount of assets under SCA’s management. This fee is collected quarterly and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees. The following is a sample fee schedule provided for illustrative purposes.

All asset-based fees are deducted by the qualified custodian of record quarterly in advance, or as otherwise indicated in the client agreement. Client statements for prior deductions will be provided on a quarterly basis.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, third-party money managers and custodians. These charges may include securities brokerage commissions, transaction fees, custodial fees, fees charged by independent managers, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we receive higher fees. **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 can be found in Item 5 of our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (332396) here: www.adviserinfo.sec.gov.

Conversation Starters. *Ask your financial professional:*

- “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. The following is an example to help you understand what this means:

- We can make extra money by advising you to invest in certain investments, such as Insurance Products, because (a) they are issued, sponsored or managed by us or our affiliates, (b) third parties compensate us when we recommend or sell the investments, or (c) both. Your financial professional also receives more money if you buy these investments.

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (332396) here: www.adviserinfo.sec.gov.

Conversation Starters. *Ask us the following questions:*

- “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 an agreed-upon annual salary. Additionally, any revenue that exceeds the salary and operational expenses is distributed to the Partners in accordance with our partnership agreement. This means our financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

Item 4 – Disciplinary History

“Do you or your financial professionals have legal or disciplinary history? For what type of conduct?”

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Conversation Starters. *Ask our financial professionals:*

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

Item 5 - Additional Information

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact Rajiv Dixit at (585) 662-8111

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Conversation Starters. *Ask your financial professional:*

- “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?”

Our Firm and its representatives have a fiduciary duty to all clients. Please call Rajiv Dixit at (585) 662-8111 if you have any concerns.

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