



DOLAN CAPITAL ADVISORS, INC.

Dolan Capital Advisors, Inc.

Customer Relationship Summary

April 2024

Dolan Capital Advisors, Inc. ("DCA") is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives or "IARs") at the SEC's investor education website, [Investor.gov/CRS](https://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?

Description of Services and Monitoring

We provide investment advisory services to retail investors, including investment (portfolio) management and financial planning. For clients to whom we provide investment management services, we generally invest client assets according to one or more model portfolios developed by our firm and such accounts are reviewed at least quarterly but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by DCA. These factors include, but are not limited to, the following change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions. For clients to whom we provide financial planning services, we conduct reviews on an "as needed" basis triggered by the client's request. We may also suggest financial planning reviews when triggered by a change in your financial situation and/or investment needs.

Investment Authority

We offer our investment management services on both a **discretionary** and **non-discretionary** basis. Discretionary management allows us limited authority to buy and sell investments in your account without asking you each time a transaction is placed. With non-discretionary management, we provide investment recommendations but require your approval to proceed. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement and can be changed upon your request.

Investment Offerings and Account Minimums

While we can advise on any asset, our investment recommendations are primarily related to investments in mutual funds and exchange traded funds (ETFs). As a condition for starting and maintaining a relationship, we generally impose a minimum annual investment advisory fee of \$8,000, which we may waive or reduce at our discretion.

Additional Information

For additional Information, please see our [Form ADV Part 2A](#) (with special emphasis on Items 4 and 7 of Part 2A).

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? What do these qualifications mean?***

What fees will I pay?

Our fees are based on the type(s) of service(s) we provide.

For investment (portfolio) management, we charge an ongoing asset-based fee at the end of each quarter (quarterly, in advance). The fee is charged as a percentage of your assets that we manage. The more assets in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

For financial planning services we charge fixed or hourly fees that are mutually agreed upon at the beginning of the engagement.

Other Fees and Costs: Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You will also pay other fees to the custodian of your assets. These include, but may not be limited to, wire fees, transfer fees, margin interest, account activity fees, and any fee associated with maintaining a retirement account charged by the custodian of the qualified account.



DOLAN CAPITAL ADVISORS, INC.

Dolan Capital Advisors, Inc. Customer Relationship Summary April 2024

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our [Form ADV Part 2A](#) (Items 5.A., B., C., and D.)

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. Here are some examples to help you understand what this means.

Some of our IARs may receive additional compensation in the form of bonuses based on firm revenue. Additionally, Benjamin T. Dolan is the sole principal owner of DCA. His source of earned income is the revenues generated from investment advisory services. Therefore, an increase in the amount of assets in your account results in increased revenues for DCA.

Conversation Starters - Ask your financial professional:

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

These arrangements and additional information about other conflicts of interest are discussed in more detail in our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our IARs are compensated through salaries and/or bonuses based on the revenue we receive for the advisory services we provide. The portion paid to your IAR does not vary based on the type of investments that are recommended.

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

No – Neither our firm nor any of our IARs have a disciplinary history. We invite you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and IARs.

Conversation Starters - Ask your financial professional:

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

Additional Information

We encourage you to seek additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov/CRS](https://www.investor.gov/crs) or adviserinfo.sec.gov. Alternatively, you can call DCA at 704-887-4969 to speak with us directly and request a copy of this relationship summary.

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?*