

Is an Investment Advisory Account Right for You?

There are diverse ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

InTrust Advisors is a Florida registered investment adviser. We provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you are charged. Please feel free to ask us for more information or you may find free and simple tools to research firms, like ours, and their financial professionals at Investor.gov/CRS.

What investment services and advice can you provide me?

- We offer our clients stand alone investment advisory services, as well as wealth planning, and family office services.
- We offer accounts that allow us to buy and sell investments in your account without asking you in advance (a "**discretionary account**") and/or we may give you advice and you decide what investments to buy and sell (a "**non-discretionary account**").
- If you open an advisory account, you will pay an on-going **asset-based fee** at the end of each month for our services, based on the value of the cash and investments in your advisory account.
- We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals and regularly monitor your account. We will contact you (by phone, video call or e-mail) periodically to discuss your portfolio and/or planning.
- Our investment advice will cover a wide selection of exchange traded funds (ETFs) and a more limited selection of individual stocks and/or mutual funds.
- Our minimum investment advisory relationship for an individual or family is \$250,000.

Conversation Starters:

1. Given my financial situation, why should I choose an advisory account?
2. How will you choose investments to recommend for my account?
3. What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean?
4. How often will you monitor my account's performance and offer investment advice?

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask us to give you personalized information on the fees and costs that you may pay.

- The amount of fees paid to our firm and your financial professional generally do not vary based on the type of investment we make on your behalf. The **asset-based fee** reduces the value of your account and will be deducted directly from your account.
- Some investments (such as mutual funds and exchange traded funds) may impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as annuities, you may be required to pay fees such as "**surrender charges**" to sell or surrender the investment.
- Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and/or the amount of assets in your account. Our stated minimum annual fee for investment advisory is the greater of 1.5% of assets or \$2,500. Your actual fee may be lower than 1.5% if your account qualifies for a lower tier in our fee schedule.
- You may pay a transaction fee when we buy and sell an investment for you. You may also pay fees to a broker-dealer or bank that will hold your assets (called a "**custodian**"), this could include a fee for inactivity in your account.
- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees.
- **You pay our fee monthly even if you/we do not buy or sell during the period or whether you make money on your investments or not.** 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.

Conversation Starters:

5. Help me understand how these fees and costs might affect my affect my investments. If I give you \$250,000 to invest, how much will go to fees and costs, and how much will be invested for me?
6. What additional costs should I expect in connection with my account?
7. Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?

What are your legal obligations to me when acting as my investment adviser?

As your investment adviser, we work to do what is best for you! While many of our competitors, such as brokers, must do what is best for you at the time of sale, the investment decision is solely yours and they do not continue to monitor your investments for suitability.

- **When we act as your investment adviser, we must act in your best interest, and we will not put our interest ahead of yours.**
- **We are held to a fiduciary standard that covers our entire investment advisory relationship with you.** For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.
- Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether to agree to them.
- Here are a few examples of common conflicts of interest that might affect our work with you:
 1. We can make extra money by advising you to purchase certain insurance products such as a fixed annuity or life policy.
 2. We may also advise you to consider annuities where we are paid a fee to function as the investment adviser for the product.
 3. We can advise you on your 401(k) or 403(b) plan and receive a fee for doing so by referring you to specific plan advisors or working with a joint venture partner to manage your account.
 4. However, we will disclose such conflicts to you, and you will sign off on them before we do anything for you. The choice is always yours whether to proceed or not.

Conversation Starters:

8. How might conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

All our advisors are paid either based on a salary or they receive a percentage of the fees earned on your accounts and others like you as previously outlined.

Because our professionals may receive a percentage of the advisory fees you pay, they have an incentive to increase the assets in your account.

Our advisors receive no commissions or undisclosed fees related to our investment services. The only commission service we currently offer is wealth planning related sales of fixed annuities or life policies and such fees will be clearly disclosed to you should we recommend such solutions to you.

Conversation Starters:

9. Who is the primary contact person for my account? What can you tell me about his or her legal obligations to me?

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

- Over the past ten years, we have had no legal or disciplinary events. You may visit **Investor.gov** for a free and simple search tool to research our firm, such events, and our financial professionals.
- For additional information on our advisory services, see our Form ADV brochure on IARD on **Adviserinfo.sec.gov** or on our website (InTrustAdvisors.com/Form ADV) and any brochure supplement your financial professional provides.
- To report a problem to the Florida Office of Financial Regulation, visit **flofr.com** or call their office at (850) 487-9687.

Conversation Starters:

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

How do you reach us?

InTrust Advisors can be reached via phone at 813.253.2388.

Our legal address is 114 S. Woodlynne Avenue, Tampa, FL 33609; Our mailing address is P.O. Box 10618, Tampa, FL 33679-0618.

You can also find out more about us on our website at InTrustAdvisors.com.