

# Relationship Summary

## ADV PART 3 CRS Effective: 6/30/2020

### Item 1. Introduction

A:

Dartmouth Capital Advisors, Inc.

U.S. Securities and Exchange Commission Registered Investment Advisor

750 Stonegate Drive

Wexford, PA 15090

Gregory Melvin

President, Chief Compliance Officer

724-934-5065

B:

Investment advisory fees and services differ and it is important that retail investors understand the differences. Research tools for advisors available at [Investor.gov/CRS](http://Investor.gov/CRS)

### Item 2. Relationships and Services

A: What investment services and advice can you provide me?

B: Description of Services

Dartmouth Capital Advisors, Inc. provides investment management and advisory services to retail and institutional investors including stocks, bonds, cash, options, preferred stocks, LPs, convertibles, short positions, etc. Dartmouth Capital Advisors, Inc. does not act as principal. Monitoring is part of our standard services and all accounts require discretionary authority. Minimum account size is generally \$3,500,000 with a \$2,000 monthly fee though this has been waived in the past.

C: Additional information is in Form ADV Part 2A.

D: Retail investors should ask “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, Conflicts, and Standard of Conduct

A: “What fees will I pay?”

Management fees between 1% and .25%, decline with size, and are payable monthly, quarterly, or annually for small accounts. Equity commissions are charged by the Custodian Charles Schwab and are zero for equity trades, nominal for option trades, and sometimes \$25 for bond trades. Margin interest is based off of Libor and set by Schwab. Potential conflicts of interest include that the larger the account, the more Dartmouth collects if fee paying. Mutual fund expense factors go 100% to the manager with no loads or fees rebated to Dartmouth. Also friends and family often have their fees waived. Dartmouth often invests in the same investments recommended for clients.

You will pay fees and costs whether you make or lose 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. Ask “help me understand how these fees and costs might affect my investments? If I give you \$x,xxx,xxx to invest, how much will go to fees and costs, and how much will be invested for me?”

B: What are your legal obligations to me when acting as my investment advisor?

When Dartmouth acts as your investment advisor, 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. We have no proprietary products, third party payments, revenue sharing, or principal trading. Larger fees for larger accounts may provide incentive to take more risk however.

C: How do your financial professionals make money?

Dartmouth Capital Advisors, Inc. is 100% owned by the Melvin family. Profit after considerable charity is the only compensation. Asset based fees after expenses equals profit.

Item 4: **Disciplinary History**

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

No. Search Investor.gov/CRS to confirm.

Item 5. **Additional Information**

A: Retail investors can research additional information in our ADV Part I and II and can request copies of them using the contact information above. Greg Melvin is the primary contact person and only employee.