



TRINITY CAPITAL INVESTORS

Client Relationship Summary
June 2021

This brochure provides information about the qualifications and business practices of TRINITY Capital Investors, Inc., If you any questions about the contents of this brochure, please contact us at (601) 956-3511 and / or jswilson@trinitycap.net The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about TRINITY Capital Investors is also available on the SEC's website at www.adviserinfo.sec.gov

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Item 3: **Introduction**

TRINITY Capital Investors is an investment advisor registered with the Securities and Exchange Commission. Investment advisory services and brokerage services are different, and as such, their fees and expenses are different. It is important that you, as a retail investor to understand the differences.

Please be aware that free tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisors, broker-dealers and investing.

Item 4: **Relationships and Services**

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

TRINITY offers investment advisory services to high net worth individuals and families in the State of Mississippi. TRINITY focuses on fixed income investing utilizing:

- US government bonds
- Corporate bonds
- Closed end bond funds
- Mortgage backed securities
- Municipal bonds
- Equities
- Mutual funds

TRINITY seeks to maximize current income from the investment portfolio while maintaining a high degree of credit quality.

Monitoring:

Each investors' cash position and cash needs are evaluated at regular periods throughout the month. If cash has accumulated to levels that allow additional investment, TRINITY seeks out the best investment fit for the specific investor. Each investor receives written confirmation of all investment purchases and sales, monthly statements and quarterly investment portfolio reviews.

Investment Authority: TRINITY accepts discretionary authority over the buying and selling securities. Each transaction is part of a pre-approved plan that investors' review on a regular basis. Each investor executes an Investment Management Agreement which allows TRINITY to buy and sell on behalf of clients.

“Given my financial situation, should I choose an investment advisory service? Why or why not?”

Yes, you should choose an investment advisory service. TRINITY devotes 8-to 10 hours a day seeking the best investment vehicles for each of their investors. If you are able to devote the equivalent of a full time job to your investment needs, perhaps you will need an investment advisor. However, if you are like most people, you are best suited to earning investable funds, and TRINITY is best suited for maintaining and growing your investments.

“How will you choose investments to recommend to me?”

TRINITY utilizes client meetings and discussions to determine client needs and goals and equally important, client risk tolerance. TRINITY develops a customized portfolio for each client utilizing various investment vehicles.

“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

TRINITY has been serving the investment needs of Mississippi public institutions and other Mississippi investors for over 20 years. Mississippi is a SEC registered investment advisor who has grown from zero dollars in 1999 to over 500 million today. The principle received his degree from Millsaps College and has worked for a national investment brokerage firm and regional banks. TRINITY adheres to the time honored discipline of value oriented investing: believing that identifying strategies and securities with superior relative value is the product of diligence, experience, hard work and expertise.

Item 5: Fees, Costs, Conflicts and Standard of Conduct

“What fees will I pay?”

Fees: TRINITY charges 25 basis points on client assets under management up to \$10,000,000. The charge on amounts over 10,000,000 is negotiated on a client by client basis. All fees are negotiable.

Fees are calculated on average balances under management and are paid quarterly in arrears. Investors may have fees deducted from their respective accounts or may be billed / invoiced and paid for fees incurred.

Costs: There may be other costs associated with your investments: commissions paid to brokers for executing trades; fees paid to mutual fund companies for management of their funds and fees charged by institutions to hold or custody your investments.

Conflicts and Standard of Conduct: TRINITY is an independent, fee only investment advisor. TRINITY does not trade for its own account and as such will not be conflicted when selecting investments for our investors. However, the more assets there are in an investors' advisory account, the more the investor will pay in fees to TRINITY. 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. Please make sure you understand what fees and costs you are paying.

“How might your conflicts of interest affect me and how will you address them?”

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. TRINITY has adopted and enforces a strict Code of Ethics, pursuant to Rule 204A-1, of the Investment Advisors Act of 1940. TRINITY will gladly provide a copy of the code of ethics to anyone upon request.

“How do your financial professionals make money?”

Employees at TRINITY are salaried professionals thereby avoiding conflicts arising based upon acquiring assets, performance based investments and products sold.

Item 6: Disciplinary History

TRINITY is not and has not been subject to any disciplinary actions. We encourage you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free search tool to research TRINITY and our staff.

Item 7: Additional Information

If you desire additional information regarding TRINITY Capital Investors please go to:
<https://adviserinfo.sec.gov/firm/summary/110798>

You may contact: **TRINITY Capital Investors**
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Or call to request up to date information: Jeff Wilson
 TRINITY Capital Investors
 601-956-3511

You may contact Jeff Wilson at the above telephone number with any questions, concerns or complaints.